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DWD EBT FOCUS GROUP STUDY SUMMER 2001

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DWD EBT FOCUS GROUP STUDY

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DWD EBT FOCUS GROUP STUDY Summer 2001

Executive Summary

Purpose and Methodology

Chamberlain Research Consultants, Inc. conducted a focus group study for the state Department of Workforce Development to evaluate the Electronic Benefits Transfer program (QUEST card) for Food Stamp Program clients. The study comprised 14 focus groups around the state: one with grocers, three with social service agencies, and ten with clients, either mixed ages (under 65), or elderly (over 65). In some cities, disabled clients under age 65 were also recruited for the elderly groups. The dates and locations were as follows:

	City	Date	Elderly Clients	Mixed Age Clients	Agencies	Grocers
1	Madison	June 12				X
2	Rice Lake	June 19		X		
3	Janesville	June 25	X			
4	Janesville	June 25		X		
5	Menasha	June 26	X			
6	Menasha	June 26		X		
7	Menasha	June 26			X	
8	Milwaukee	July 10	X			
9	Milwaukee	July 10	X			
10	Milwaukee	July 10		X		
11	Milwaukee	July 10			X	
12	Wausau	July 12	X			
13	Wausau	July 12		X		
14	Wausau	July 12			X	

Grocers were recruited by a staff member of the Wisconsin Grocers Association as a courtesy to CRC. Agencies and clients were recruited by DWD from its own lists.

Five grocers participated in the grocer group. They were paid a \$50 cash honorarium as a thank-you for attending. A total of 18 agency representatives participated in the three agency groups. They did not receive an honorarium. A total of 59 food stamp clients participated in the ten client groups, and they received \$30 each. In addition, four clients were interviewed by phone and paid; their comments are incorporated into the reports for the groups they would have attended (#8 and #10).

All but one session were audiotaped; the other group, with Madison grocers, was videotaped. Tyler Walker, Director of Field Research, moderated all but three of these groups; the others were moderated by Sharon Chamberlain (#1, #8, #9). She also conducted the telephone interviews.

This report includes an executive summary and detailed summaries of each group.

Notes on Recruiting

Originally the research design for this project called for 17 groups. However, difficulty recruiting participants caused us to cancel three, including an elderly group in Rice Lake and two mixed-age groups in Milwaukee (one of which was canceled with no warning to the moderator). In another group, only two participants showed up out of seven recruited. Some of the Milwaukee groups were held in Schlitz Park. While this is a well-known location for residents, it is also a very large complex. These groups were complicated by both the moderator and the participants having difficulty finding the precise meeting location.

DWD did the recruiting internally and found that it was impossible to recruit participants without offering an incentive. This confirms CRC's experience in 12 years of focus group recruiting: Offering an incentive shows the participants that their commitment to attend is being taken seriously. It shows we believe their time is valuable (even if they are unemployed) and helps defray the cost of travel, parking and childcare (especially for unemployed participants). Marketing research consultants around the country know that an incentive pays for itself in fewer hours spent recruiting and better show-up rates. In future studies, we would recommend that CRC, rather than DWD, conduct the recruit to help improve the show rate and to ensure a uniform recruit experience.

Key Findings

Grocers

1. Grocers are much happier with the QUEST card than they were with the old paper coupon program. It reduces their administrative time and streamlines checkout time. They believe customers like it better, too, since it is less embarrassing. They see some small flaws in the program, but are overall very satisfied.
2. One improvement they recommend is a more durable card. Some said that QUEST cards seem to have more swipe failures than other debit and credit cards, usually due to the magnetic strip easily “rubbing out”. Several food stamp clients mentioned this, too.
3. Another system glitch reported by some was that customers who use manufacturers’ coupons get the savings in cash, rather than having it credited to their account. (This does not happen with store coupons and club cards.) This was reported by a couple of independent grocers; it seemed likely that this was a feature of their cash register systems, not the QUEST system. Other coupon-related problems included coupons in the form of rebate checks and paying tax on coupon items. None of these problems were mentioned in any of the client focus groups.
4. None were able to answer questions about DWD’s customer service. They were not aware of any number they could call to speak to a service representative; they were only familiar with the automated help line, which doesn’t always address their specific situation. One was certain that no “live person” number was given in the merchant information brochure she got from DWD; she said she did find a number in the phone book that got her to a live person who answered her question about customer fraud. Both points 3 and 4 offer the Department opportunities to provide more training to the grocers.
5. In general, they said most problems that came up with the cards had to do with the customer not knowing how to handle it (forgetting PIN, not tracking balance, etc.), not from the store’s end. Streamlining those issues could only be done by customer education. In the client groups, they generally blamed the retailers for most of the problems and for not being helpful, understanding when the client made a mistake, or having properly trained clerks.

Agencies

1. Social service agency workers said that for clients, the advantages of the QUEST card over the old paper food stamp program were that, when it works properly, the card is discreet and much less embarrassing, benefits are received quickly and on time, benefits can be delivered faster to new clients, and that benefits are more secure from loss, theft, and abuse. Their description matched what the clients themselves said.
2. For the social workers themselves, a primary advantage of the EBT program over paper food stamps is that it removes the huge burden of processing lost coupons. Even though they still spend too much time helping some clients report lost cards, the improvement is enormous.
3. Social workers’ assessments of the kinds of problems their clients faced accurately reflected what the clients themselves said in their groups. Clients immediately turn to their social worker for help when something goes wrong, so the social workers know all about the frustrations of using the toll-free help line, the embarrassment of not being able to use the card in a store for whatever reason, and the inconvenience of the application and review process.
4. Agency staff who can access the CSI screens find that very helpful in quickly assessing and solving clients’ problems with their cards. In the Wausau group, they reported that only four supervisors in each of the Marathon County offices can do that, and the caseworkers are dependent on them. The caseworkers said it would streamline their jobs and allow them to provide better, faster service to their clients if they were all allowed query access to the CSI screens. In other groups, access didn’t seem to be as much of a problem, perhaps because more supervisors and fewer caseworkers participated.

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5. Agency staff in all groups said they often wind up calling the toll-free customer service line on a client's behalf to activate a card, set up a PIN, or report a lost or stolen card. Participants in the Wausau group reported that the customer service reps on the service line refused to cooperate with them, saying they could only interact with the actual client. This caused delays, frustration and inefficiency. Other agency groups did not emphasize this problem as strongly; in fact, in Menasha, some participants said calling for the customer usually worked out very well. However, all groups said they occasionally ran into a rude or unhelpful service rep.
 6. In some offices, there is a food stamp troubleshooting specialist. Some offices would like to have such a specialist to take some of the burden from caseworkers.
 7. Most agencies do not get many calls from retailers about problems with a customer's card. This accurately reflects what the grocer group said.
 8. There was confusion among caseworkers in the Menasha agency group about whether they were supposed to suggest food stamps or wait for a client to ask about them. Some said they had been told in training that the food stamp program, unlike Medicaid, was not an entitlement program. Some followed that policy, some did not, and others had never heard of it. This was not brought up in the Milwaukee or Wausau agency groups.
 9. In the Wausau group, the social workers noted the difficulty of reaching out to rural dwellers. They said driving 50 miles to apply for \$10 in benefits was a barrier to participation. They reported that they used to have "office hours" in some outlying communities, but clients were reluctant to use them because they didn't want everyone else in town to know they received any kind of government assistance.
 10. In the Milwaukee group, it was suggested that clients don't notify the office when they move as conscientiously as they did with food stamps, which were delivered by mail. A social worker said she suspected benefits were assigned less accurately now, since the amount might be based on the rent and utilities at an old address.

Clients

1. Most clients were delighted with the QUEST card. Most of those that had previously used paper food stamps felt the card was a tremendous improvement: far more convenient; far more discrete, as no one can tell if they are using a debit card or a QUEST card; and far less embarrassing than using the much more obvious paper stamps. Many felt the QUEST card didn't rob them of their pride or dignity the way paper food stamps had.
2. The minority who were dissatisfied were almost entirely elderly clients. Of the five elderly groups, participants in three (#3 in Janesville, #8 and #9 in Milwaukee) were satisfied overall, while the other two groups (#5 in Menasha and #12 in Wausau) had an overall negative tone.
3. Elderly respondents almost always had very small benefits, and younger, able-bodied respondents often had large households and large benefits. Differences between high-benefit and low-benefit respondents were usually attributable to age, but there were some differences in use patterns and problems encountered that were based on benefit size, not age.
4. There did not seem to be any geographic or ethnic differences in satisfaction levels. Physically disabled users who were able to get to our focus groups did not seem to differ from able-bodied users of the same age. The two Spanish speakers who came to a focus group with their social worker as translator did not seem to differ from other users. The agency groups reported that house-bound and mentally disabled clients had problems using the card, and clients who spoke a language other than English or Spanish were unable to use the toll-free customer service phone number.
5. Clients say the primary advantage of the QUEST card over the paper stamps is the privacy and discretion of the card. They no longer have to count out stamps while the cashier and other shoppers glare and sneer. Instead, they use a card that looks like any other shopper's debit or credit card. (This was emphasized more by younger users; elderly users may feel more self-conscious using the card than younger users do and hence find it a less dramatic improvement.)
6. Clients report that cashiers are nicer to card users than stamp users because the card is less work for them. (Again, elderly users who had had run-ins with cashiers didn't emphasize this as much as younger users did.)
7. Clients of all ages also appreciate the security of the card compared to coupons, which had to be kept in the book and protected from damage, loss and theft. The card is easy to carry and handle, and benefits are not lost if the card is misplaced or stolen.
8. Keeping track of the balance was easy for most. It seemed that more relied on keeping their store receipts than on calling the toll-free number, but many did both. Those who use the phone know they can do it any time. Very few have ever been able to swipe their card to check their balance; most stores only have the machines in the checkout lines. Elderly customers were more likely to keep their receipts than to call. A few older users said it was easier to keep track of the balance when they had coupons; they knew when they were out of coupons, they were out of money.
9. Using the QUEST card as partial payment when the balance won't cover the entire purchase was problematic for some, especially elderly users who get small benefits, are uncomfortable with the card, and are intimidated by cashiers. This was a major item of discussion in group #5, which may indicate need for special training by the Menasha area agencies.
10. Remembering their PIN was easy for most. Even most elderly users didn't admit to problems. This did not correlate with what we heard in the agency groups; social workers said they were often asked to help clients, especially elderly clients, track down a forgotten PIN. Few had ever changed a PIN.

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11. Many elderly participants told the group they used their birthday as their PIN, so they wouldn't forget it. A few said they wrote down the PIN somewhere they would have it when they used the card. Most did not seem aware of the security risk this posed; they were more far more concerned about the embarrassment of forgetting the PIN than about losing the card. Only one participant, who had been victimized by a relative, said it was dangerous to use a number that an unauthorized user might be able to figure out. (More savvy users never talked about how they chose their PIN, so it's not clear whether they chose secure ones.)
 12. Getting benefits reliably on the right day was cited as an advantage by those with large benefits who had used food stamps before. Those who were new to the program or who didn't rely on their benefits for the majority of their grocery budget put less priority on this feature. A small number of participants complained that their electronic benefits were not delivered reliably on the right day, or were confused about when to expect them.
 13. Replacing lost QUEST cards was much easier than replacing lost coupons, according to the few who had experienced both. However, using the customer service number to report a lost card was problematic for many. They were put off by the automated request to punch in their card number when they didn't have the card, and they didn't know how to reach a live customer service rep on the automated line.
 14. Activating the card and the PIN were a source of problems for many users, as they didn't realize the card and PIN had to be activated separately. Replacement cards and re-activated accounts were even more problematic. This seemed like the biggest single reason for embarrassing card failures in the grocery store, and the biggest single drain on caseworkers' time.
 15. Those with small benefits use them in one or two trips. Those with large benefits budget to stretch them over a month. Keeping track of the balance is therefore important to the latter, but the former (usually elderly) worry about it just as much because they don't want to be caught short at the register.
 16. Only a few admitted to "saving up" their small monthly benefits for a big purchase, such as a holiday meal. The more common reason some elderly cardholders don't use their benefits for months is that they are too intimidated by the process. This causes the card to go dormant, which causes more embarrassment and frustration.
 17. Part of the reason for elderly users' discomfort using the card may be attributable to the fact that their benefits are so small that it would be hard to use the card more than once or twice a month, so it never becomes routine. One agency group pointed out that their elderly clients don't have as much trouble with their medical assistance cards, which they use several times a week, as they do with their QUEST cards.
 18. Many know benefits can be carried over to the next month and stay active for a limited time. Some know the limit is 90 days. A few think they have to use the benefits in the month they are received. Most assume the card is good as long as they are on the program; some know it can be deactivated and reactivated if they go on and off the program.
 19. None blamed any problems they had with the card on lack of training about how to use it. Those who had received the complete orientation when the QUEST card program was new said it was very complete and helpful. Some never saw the video, and got only written instructions on using the card.
 20. Clients of every age experienced problems in the store. The reason for transaction failure is most often because the client had not activated (or re-activated) the card or PIN, or because of mechanical problems with the card reader or the magnetic strip. Sometimes the transaction was rejected because the shopper didn't know the exact balance, or the shopper or cashier didn't know how to apply the balance as partial payment. Younger users may handle these situations with aplomb, while some older users are embarrassed to tears.
 21. Whatever the reason a card is declined, the customer is then at the mercy of the cashier. Some cashiers are well trained and familiar with alternatives and solutions. They offer helpful suggestions or at least are patient while the

customer tries to figure out what happened. Others treat the customer as a cheater or an idiot, and send him or her away so as not to hold up the line, which humiliates customers of any age. Other offenses by cashiers included rolled eyes, muttered insults, and loud requests by untrained cashiers for help “with this food stamp client on Lane 7.”

22. Sometimes these offenses are unique to the cashier, other times they seem part of a store’s unspoken or formal policy. One grocery chain in Wausau, 29 Super, has posted signs saying cashiers will not process manual vouchers (which may put the store out of compliance with DWD requirements). That store was accused by many of having the least trained and most offensive cashiers in town. No other store in any city in this study received so many specific and extreme complaints.
23. Many customers have used the toll-free customer service line. Though most are satisfied with the experience, some have found it frustrating. Few know how to reach a live service rep. Reporting a lost card is a problem when the account number is not available. Dialing the 16-digit account number is difficult for people with poor vision or arthritis. Following the instructions is impossible for those who speak neither English nor Spanish, or who are hard of hearing. For some of the elderly who are English-speaking, customer service reps who are not native English speakers were hard to understand.
24. Lack of knowledge about the food stamp program and the QUEST card are not barriers to enrollment, though some said they were surprised to find out they met the eligibility requirements. Most felt the more important barriers were the stigma of receiving government assistance and the invasive application process. Some of the elderly or low dollar recipients felt the enrollment was way too involved for such a small benefit as \$10 per month.
25. Clients said the quality of the services they received varied directly with the attitude of their social worker. Many had had more than one caseworker, and all agreed some were better than others. None of the clients had trouble reaching their caseworkers; though they usually had to leave a phone message, the caseworkers returned calls within a reasonable amount of time. All were familiar and comfortable with the local agency’s hours.
26. Outreach suggestions made by the clients and social workers were fairly predictable: churches, senior centers, school lunch programs, clinics, food pantries, and at the post office. All said potential enrollees would notice posters in these places and in the lobbies of apartment buildings, social service agencies and laundromats. They also suggested public service announcements on TV and radio, and direct mail. Enclosures in mail from related assistance programs were not suggested by participants, but would be in keeping with their desire for a proactive, coordinated approach by all agencies.

Recommendations

1. Instructions to new QUEST card users should include:
 - A directory to the toll-free help line, showing the number the recording will ask them to press for various services, and explaining when and how to talk to a service representative.
 - Clear instructions about card activation, including the necessity to call the toll-free number to choose a PIN.
 - Clear instructions on how to pay cash for the balance over what's in their QUEST account. (Grocery clerks need to be prepared for this, too.)
 - Advice on how to choose a secure PIN (preferably not their birthday or phone number—suggest their first sweetheart's birthday, or their childhood address, or something even family won't necessarily know).
 - How and when to report consistently poor service from grocery stores.
 - What happens when a card is deactivated from lack of use and what to do to regain unused benefits and reactivate the card if this happens.
2. Also consider providing new users with:
 - An illustrated instruction sheet they can use on their first trips to the store.
 - A troubleshooting information card they can carry with them to the store.
 - Helpful tips for stretching their grocery budget and nutrition information.
 - A passbook-style log for recording their balance (may appeal to older users).
3. Instructions to reactivated QUEST card users should remind them that they need to call the automated line to reactivate their old card and PIN.
4. Instructions to “designated buyers” should make it clear that, for example, a daughter needs to have a separate card with a separate PIN to buy for her mother, even if it is the same account.
5. Clarify to social workers whether or not they should be doing outreach for food stamps with their existing and new clients.
6. In outreach, publicize a list of basic eligibility criteria so individuals can get a sense of whether they should go to the trouble of applying.
7. Investigate the need for more durable cards and magnetic strips.
8. Extend the period a card can go unused before it becomes dormant.
9. Help grocers solve problems with their cash register systems that require them to give cash back for manufacturer's coupons rather than deducting the amount from the total bill.
10. Keep track of which stores generate a lot of complaints from QUEST card users, and help those stores re-educate their staff. Formalize and publicize a complaint process. In extreme cases, the state should act promptly to disqualify offenders from the QUEST program.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 1: Madison Grocers

Participants

The five store managers and front-end managers who participated in this focus group were recruited as a courtesy by a Wisconsin Grocers Association staff member. The session was held at CRC's focus group facility in Madison and moderated by Sharon Chamberlain. The stores represented were mostly from towns around Dane County. Madison's largest grocers did not participate, so the only Madison stores represented were a small downtown grocer and a drug store. The participants were:

- ◆ John Leemkuil, Capital Centre Foods, an independent grocer in downtown Madison
- ◆ Eddie Roberson from Pick 'n' Save in Middleton
- ◆ Penny Pederson from Sentry Foods in Sun Prairie
- ◆ Darlene Koch from Kohl's Foods in Fitchburg
- ◆ Dennis Hampton from Walgreen's, a convenience food and drug store in Madison

The two women were front-end managers, while the men were general managers.

Pros and Cons of the QUEST Card

The moderator asked the managers to describe the advantages of the EBT program over the old coupon program.

"I think it's a lot easier to use. The customers aren't nearly as embarrassed as they used to be. They don't feel as singled out because you really can't tell it from the credit card that a lot of customers use. You don't have to deal with giving change back – we were supposed to give no more than 99¢ cents in change... and they'd give the cashiers a hard time... There is still some confusion with the customer knowing how much money they've got left. They don't want to go to the pay phone to make a call to find out their balance, so they go ahead and make a purchase and they may or may not have enough money to cover it."

Several brought up problems with certain types of transactions using manufacturers' coupons and rebate checks.

"They get cash back from some coupons—that may just be a glitch in our system... The changer kicks out change for coupons instead of applying it to the card."

"We had someone whose whole order was locked out about a week ago and we couldn't figure out why... Come to find out she had had three 50¢ rebate checks, so it showed that she was paying part with the card and part with a check, and it wouldn't let her do that. It was late Sunday night, and nobody knew what to do. We called [DWD] to straighten it out Monday, but meanwhile the customer didn't get her order. It must be a glitch in the [DWD] system. We haven't had the problem with change."

"Our system is like his [first respondent]: if they have \$4 in manufacturers' coupons, they get the \$4 in cash."

"If they use a manufacturers' coupon on something taxable, they still end up paying the sales tax on the full price. Even if it's only a few cents, I've had situations where they don't have any cash."

Most felt DWD probably intended for coupons to be applied to the balance, so the user had more "in the kitty for next time," not to be redeemed in cash. One worried that customers would accuse them of discrimination, but they agreed it

was not unfair to food stamp users since this is how the balance would be calculated for anyone paying by check, debit card, or credit card.

Store coupons and store club cards do not cause this problem. The front-end managers thought it was odd the same process couldn't be applied to both, but it made sense to some general managers that the two kinds of coupons would be processed differently. One explained, "One's just a lower price, and the other one is actual cash we get back from the manufacturer." Another explained, "A store coupon comes off the departmental total, but the manufacturer's coupon comes off the total order."

Other comments about the program were generally positive:

"As one of my head cashiers said, it beats stamping food stamps."

"I thought the transition was much smoother than I expected. I heard such horror stories of what was to come, but it was smooth. You always have a problem with someone not remembering their PIN, but the food stamp administration can't do anything about that."

The moderator asked if the cashier could see the client's balance. They said it does not show on the register screen, but it is shown on the customer's receipt. They had never looked to see if it showed on the register's journal tape.

These managers said they didn't have a sense of whether the number of users was increasing, since they didn't actually work the registers, and there was no way to tell short of examining a customer's card to see if it was a bank or DWD card. One guessed use was going up since her EBT transactions (which include both bank and DWD cards) were higher than they used to be. However, she never used to deposit very much money in food stamps.

One grocer said it reduced a store's labor costs to avoid handling food stamps and making special deposits. Another problem with the old stamps was keeping enough ones on hand to make change.

One problem with the current system, besides giving change back for coupons, was cards not swiping. One reported that a Milwaukee clerk had counted 42 failed swipes in a half hour. Bank cards also have this problem, but they see it more often with food stamp cards, and suspect the coded strip becomes demagnetized more easily. They are able to enter the code number by hand. Other respondents hadn't noticed a problem.

One said if the EBT machine goes down, they have to call in for authorization, but the process goes reasonably smoothly as long as the power outage is in a small area. This inconveniences all card users, and they usually post a sign on the front door saying "cash or checks only" so customers will know before they get to the register with a full cart.

One complained that there is no identification on the card other than a name: "No signature, no photo, we don't have to ask for ID. We've had a group of people come in with a Quest card and I heard one say, 'Now what was so-and-so's PIN number?'... Somebody could sell their card and we'd never know." Another said, "But people could do that before too. I don't see that as a negative compared to the benefits for my cashiers." The first person replied that the WIC program has much stricter enforcement and it wouldn't be hard for DWD to take the same measures against fraud.

A general manager relayed a few written comments from his store's front-end manager:

"Please don't tell the customer that the answer to his problems is to get a manual voucher. This is very time-consuming and backs up the front end... Also, when we have to call in for authorization, please make it possible to talk to a human. The selections don't cover all situations... When a cardholder is told a deposit has been made to their account, or their card has been activated, please make sure it really happens right away, or else perhaps allow a day leeway [before telling them]."

The two front-end managers in the group agreed with these suggestions. One said it was a nuisance to get a voucher for a customer who forgot his card. Another agreed it was annoying to call the help line and said it was probably just as

annoying for customers to call in for their balance. She also said customers who punch in their PINs incorrectly at the register more than twice cannot use their cards at all for 24 hours.

The moderator asked whether customers ever ask them questions about the card or the program. They said customers do not ask questions, other than the balance on the card.

One manager said, “There are a certain number of people who will always have problems. They forgot their PIN, or their card, or can’t figure out how to check the balance. There will always be some.” Another said, “It’s a question of educating the user, not the store. The store pretty much has it down pat what they’re supposed to do. It’s the user who doesn’t know how to use it.” They agreed that most customers like the EBT program better than the old program.

DWD Retailer Services

Most of these store managers have not had to deal directly with DWD. None were aware of any kind of service center other than the automated help line. One said she had called every single phone number on the list in the brochure she received from DWD, and none of them allowed her to talk to a human. However, once she had called the number she found in the phone book and she was able to talk to a person.

The moderator asked what kind of situations they’d want to call about. A front-end manager said she might call to find out why a PIN was locking up, or why a person can’t use a card. She added,

“In the beginning before we were wise to people taking advantage of us, we’d call a lot more often, because we didn’t know the answers either. We’d tell a person they needed a new card, but then we’d have them show up 7, 8, 9, 10 more times without the new card. I haven’t called as much lately. You get tired of calling for the customer, and they get to expect you’re going to do it for them.”

Later in the session, two participants mentioned calling about possible violations. One called the number in the phone book and got a service rep who told her the customer’s actions were legal. Another said she’d called many years ago about someone selling food stamps in the parking lot, but had not gotten a satisfactory response.

Barriers to Customers

The moderator asked if they knew of any people who were eligible for the program but did not participate. None of them did. They didn’t know enough about their individual customers or what the requirements were. One said people might have avoided using the old fashioned food stamps out of embarrassment, but anyone who knew about the new EBT system would no longer have that reluctance. A front-end manager mentioned one older customer who was so “flustered” by the card technology that the manager always puts in the PIN number. She hypothesized that some older people might be put off food stamps because of that.

Philosophy of Program

One manager said he felt food stamps should not be applied toward products like candy and soda. “It’s not in the spirit of the program.” Some were surprised to find those items were covered.

The difference between hot “to-go” food and cold “grocery” food caused problems for some customers. One said he occasionally had a customer complain, “Why can’t I get a rotisserie chicken? I got one last week!” One of the front-end managers suggested that might be a problem internal to the store, if the person who programs the scan bars doesn’t use the right code. Another manager said some food stamp customers come in every night when the hot deli food is repackaged and discounted, because then food stamps can be applied.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 2: Rice Lake Clients – Mixed Ages

Participants

The nine clients who participated in this focus group included both men and women, mostly under 50 and all white. Many had become unemployed due to injury. Fewer than half had been on the program for more than a year. Several had used paper food stamp coupons before getting the QUEST card. The participants were:

- ◆ Karen, on the program six months, since she became unemployed due to an injury
- ◆ Kay, age 50+, on the program a year and a half, trying to get on disability
- ◆ Pamela, age 30+, on the program five months
- ◆ Sheila, age 30+, single mother of two, using QUEST about a year, on and off 10 years
- ◆ Ron, age 30+, on the program five months, machine operator, can't find a job
- ◆ Doug, under 30, on the program one year, injured back on the job
- ◆ Brad, age 30+, on the program one year, broke back on the job
- ◆ Andy, under 30, on the program two months
- ◆ Bob, age 30+, on the program four months

Pros and Cons of the QUEST Card

The moderator asked the participants what they liked about the QUEST card. They agreed it was more inconspicuous and less embarrassing than the food stamp coupon book. As one said, "When you are using food stamps, people give you a look and degrade you just because you're getting help from the system." Others agreed, "You always wonder what the other person thinks." "[Using the QUEST card] looks normal." Other comments:

"Less worries from everybody else using food stamps for supplementals instead of food. The card helps out on that."

"You can [check out] faster than the stamps. It took a while to pick out the ones you needed. This is so much faster. You don't have to flip through the book."

"You don't have to wait for the stamps to come in the mail and wonder if they're going to get there. It's more convenient in the store most of the time."

"I like the safety factor. If your card is stolen, you can report it. If someone stole your coupons, they're gone."

"I've seen people sell them instead of using them to feed their child. I came from Ohio...[Abuse] was always on the news... I've heard they're [abusing] the card, too, but at least it's a little harder to scam the system. The government can control it, they can see if it's being abused, but with paper there was no trace. I've had mine stolen, and once they were gone, they're gone. I get \$300 a month, and that's a big hurt when it can't be replaced."

"You don't have to carry this big wad of coupons. You don't have to go through them with everybody staring."

"It shows you a balance of how much you have left."

“I can send my daughter down to the store and not worry about her losing it. With the paper stamps, if the stamp isn’t in the original book, a lot of times they won’t take it.”

The drawbacks:

“Once in a while it doesn’t work. I’ve only had it happen once, at a store I don’t usually go to. It makes you shy away from that store. It was an embarrassment.”

“I lost mine—someone stole my wallet—and it took a couple weeks to replace it.”

“Stores should train the clerks to have more courtesy toward the person using the card if they’re having a problem or don’t know how to use it—it’s new to a lot of the stores because of us being out in the hicks. Some stores have the manual machines and the clerks aren’t really trained in doing it. It’s embarrassing when they announce over the loudspeaker, ‘We have a food stamp purchase here, can a manager come help in Aisle 7?’ People shun you, they really do.”

“How come you can’t use it in other states? If you go on vacation, you’ve got to buy chips and milk to feed your family, it’s still food.”

Using the QUEST Card

When asked how often they used their QUEST card, most participants said once a week, and one said three times a week. Most said they used the card less frequently than they had used the paper stamps. One explained he saved it for the rest of the month because “it makes you more aware of it.”

The moderator asked if they used their benefits as soon as the money was put in the account, or if they rationed them out over the month. Most said they used them right away, especially those who didn’t get enough in benefits to last a whole month. Some comments:

“Most families don’t get enough to get through the whole month anyhow. Many times you’re sitting there, you’ve got no money, there’s no food stamps, and you’re waiting.”

“That’s the big thing, is waiting for the mailman. You’re down to nothing waiting for him to show and sometimes they aren’t there that day. With the card, it’s there the day it’s supposed to be and usually early in the morning.”

None said they saved up a larger balance before going shopping. Most knew that the money stayed in the account until they spent it, but one said he thought no new deposit would be made until the previous amount was used up (though he never has any left over). One said he often has about \$10 left at the end of the month. Participants who had come from Ohio and Texas said in those states the unused balance does not carry over to the next month.

One from Ohio said in that state’s food stamp program, you choose four stores where you’ll use your card. She liked being able to use her QUEST card in nearly any store, though she’d like to be able to use it out of state when she goes on vacation. She’d also like to be able to use it “at stores like Wal-Mart and Sam’s Club that sell food cheaper.”

Most said they knew the balance on their card before they went shopping. They knew that the balance showed at the bottom of each receipt, and that there was an account balance phone number listed on the card. Six had used the phone balance line. Another said he always kept his latest receipt with the card. The former Ohio resident said in that state a shopper could check the balance by swiping the card in the grocery store before shopping. She said it’s handy to know the exact balance “when you get down to the last \$7 or \$8. You can tell the cashier to ring up \$7.82 because that’s what’s left on the card, and pay the rest in cash.” Another participant said, “At the store I used to go to, they’ve gotten to the point where they’ll only let so much be handed out, like they used to do with food stamps... I’d get there and they’d say you gotta have so much [on the card], we can’t cancel out [the sale].” He seemed to be suggesting it would be easier for a store to help the customer check the balance than to void a sale the customer couldn’t afford. Stores that

use manual vouchers instead of swipe machines can't automatically check. Most others refuse to, though at least one had had a clerk check the balance for her.

Some stores ask them to sign the receipt when they check out; other stores do not. One said that was silly, since they don't sign the card itself and there's nothing to compare. Others said they had signed their card.

In terms of the mechanics of card use, most knew the balance on the card carried over from month to month and knew how to check their balance. When asked how long they could use the same card, one said, "Every three months I have to go for an evaluation of where I'm at financially. I keep the same card." When asked if they knew the same card could be used if their case was closed and then reopened later, all said they did. All said they knew they could replace a lost or damaged card by calling a toll-free number.

They liked being able to choose their own PIN so it was easy to remember. A few had forgotten it or transposed numbers at least once. None had a problem getting their PIN. One said getting it was a longer process than he thought it would be – he had to dial a lot of numbers.

They believed using the QUEST card instead of food stamps saved them several minutes per checkout; one said she had high grocery bills because she was feeding a family, and it used to take a long time to count out \$200 in food stamps. However, the time savings didn't seem as important to them as the inconspicuousness—the stamp process seemed excruciatingly long because of their embarrassment. They felt both cashiers and other shoppers treated them scornfully with paper food stamps, but clerks were a little more polite with the QUEST card, perhaps partly because the interaction was faster and didn't cause the clerks so much paperwork.

Few had used the customer service hotline; they hadn't needed to. They felt the instructions were simple, and if they had a problem they'd call their caseworker, not the hotline.

One who'd had his wallet stolen had immediately called the 800 number (he had it written down at home) and then his caseworker. He said he'd called the hotline a few times when the QUEST card program was new because either he or the cashier didn't know how to use it. He had also gotten help choosing a PIN. In all contacts, he had found the service representative helpful and courteous. Others agreed that their limited experiences had been positive.

Most swipe their own card, but in at least one small grocery, the clerks ask for the card, swipe it, then turn the keypad around so the customer can put in the PIN. It didn't bother the participant who was used to it, but others objected: "I don't know why they make you do that. There's no reason it should ever leave your hand... You don't give someone else your credit card, and this is money, too." Several agreed they'd rather do it themselves. One said he had no problem with handing it over; he gets milk at a convenience store that doesn't have enough counter space for a customer pad, so the clerk always swipes the card. "You can see 'em the whole time, it's not like they're taking your card off to a back room or something. I think it's just a question of how their register is set up."

The participants were asked to rate (on a scale up to 10) how well they liked using the QUEST card. Most (but not all) had experience with paper food stamps for comparison. All rated their experience a 10. Some comments:

"It had been a year since I was on food stamps. When they put me on and she said 'QUEST card' I didn't know what she was talking about. I've found it very easy."

"Everything's gone good so far, no problems."

"It's a big improvement."

Some had attended class on how to use the QUEST card, others had not. Those who attended said it was helpful.

The group had few suggestions for improving the program other than being able to swipe the card to check the balance at the grocery store before shopping. Other ideas:

“Maybe a list of participating stores. I never knew Quik Trip took the card.”

“You should be able to get hot food at the grocery deli—it’s food! You can get salads or cold lunch meat, but not hot food. They treat it like a restaurant.”

“You get to the register with your fried chicken and find out you have to have cash.”

“Food stamps are just for food. I wonder if they’d consider—I’m not talking about alcohol here, but maybe toiletries... Shampoo, toothpaste, toilet tissue.”

“You can get a birthday cake, but not Valentine candy.”

At least one person said she’d found different stores allowing different products; she assumed it was the store’s decision.

Outreach

Several said they knew people who probably could be on the program. The moderator asked how the government could help other eligible people to use food stamps. He probed ideas for reaching elderly people, working people who suddenly become disabled, and non-English speakers.

The participants didn’t have a lot of outreach suggestions but they had plenty of frustrations with finding out about and getting enrolled in assistance programs. Their suggestions are mixed throughout the following comments:

“Using it is not hard, but it’s hard to get on [the program]. The process you have to go through is harder. You have to be eligible for this and that... You’re at a point where you’ve gotta have it, and they may feel there’s other options, but there ain’t.”

“It takes a good three weeks or so and by that time... My guy walked out the door – well, hello, here I am, a stay at home mom, and all of a sudden I’m faced with paying the bills, holding a job, trying to go to school and take care of the kids. I needed help but you have to give them your life history. I understand that they have to check, but it should be a little easier under circumstances of crisis... Senior citizens, children, and people who really can’t work should be able to get it without having to go through all that hassle.”

“Send flyers to people’s homes: If you need help, this is there for you. You may be eligible. Put up [notices] in grocery stores: If you’re having a hard time making ends meet, call toll free.”

“There are a lot of services that, if you don’t know, they don’t want to tell you.”

“This is the first time I’ve gotten assistance. You can talk to one person and they’ll say you don’t qualify, then you talk to someone else and they say you do. I’ve had three different people tell me three different things.”

“When my husband was alive, we received veteran’s benefits. He died two years ago, and I got a widow’s pension. Then I thought I’d get a job. That was a big mistake... When I had to have surgery, I had no income, and I couldn’t get back on the widow’s pension, because it’s gotta be a full year. From October to July I’ve been going with literally no income. [The participant was crying as she spoke.] The food stamps came in. When I first started, the caseworker never told me if someone is on a lot of medication, there are places where you can get the company to send them to you for free. [She described programs that help with co-payments or subsidize prescriptions.]”

“I know a senior who gets \$10 a month on the QUEST card but she doesn’t use it. She figures what’s \$10 going to buy? Well, it’ll buy your milk for a month.”

“My mother had gotten a QUEST card and didn’t realize what it was. She had accumulated some money till I explained it. She’s paralyzed on one side. I don’t think she could have dialed in all those numbers—her memory’s not that long either—so I got her set up, got her PIN put in. But then when we went to use it, they had taken the funds away, there was nothing in there anymore. I don’t know what happened. I don’t check her mail as often as maybe I should. She’s pretty good at taking care of most of her stuff, but every once in a while, things go right by her. She got the card and hung on to it, but she didn’t know how to use it or what to do to get set up... She was used to the food stamp program but she didn’t understand that the QUEST card was going to replace that.”

“They should tell people [about the program] at homes for the elderly and at group homes for people in transition. I’ve been in and out of the system, and a lot of those caseworkers don’t care, they’re burned out. Sometimes you get one who cares and who tells you about all the other programs.”

“You see homeless people picking out of garbage cans... They should know this is available... It shouldn’t be so hard to get help... You have to have an address, you have to be paying bills. But what about those people living outside? At least they could go get food. It takes weeks for all this paperwork to be verified. When this first happened to me, my children were actually going hungry. When you go to food pantries, you don’t get milk and cheese, you get cans of soup... There are other things you need to raise children, and you have to wait.”

“They shouldn’t use the same guidelines for everyone. Seniors may have a little something, so they don’t get any benefits.”

“When someone is disabled on the job, it would be nice if the workplace would mention [food stamps].”

“Do they tell you about it at the unemployment office?”

“In Barron, you’ll see non-English speaking people galore. You’ve got the Sumayans [sic] in one group, the Hmong in another group, the Mexicans in another group, and a few French or a few Polish.”

“That’s why we’re losing jobs. You just opened up a can of worms.”

The moderator asked if they would have enrolled in the food stamp program sooner if they’d known more about it.

“I wish I’d known what was available. Until you start investigating and digging and checking and you find a social worker who knows what they’re doing, you don’t know. I had no income and medical bills of \$800 a month until a social worker said I could get on general relief.”

“What would help is *them* knowing that you do need it. I’ve exhausted every other option before I’d go there, and they’re telling you about other things you can do. I’m like, ‘I can’t do any more, what are you telling me?’”

The moderator asked how helpful they found their local agency. Some said the agency wasn’t open enough hours. Some said it was hard to reach a real person instead of a machine. Others said some caseworkers don’t know enough about the program, some try harder than others, some have a more condescending attitude, and some take more initiative instead of waiting for the client to ask about a program.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 3: Janesville Clients - Elderly

Participants

The seven clients who participated in this focus group included both men and women (including one married couple) age 65 to 80, all white. All but one reported monthly food stamp benefits of \$10 to \$40. Several had used paper food stamp coupons before getting the QUEST card. The participants were:

- ◆ Art and Louise, receive \$100/month, on program “since the second year”
- ◆ Don, \$14/month, on program at least a year, appeared in a TV spot about the card a year ago
- ◆ Marian, \$37/month, on program 2 years, has been using the QUEST card about a year
- ◆ Marge, \$10/month, on program 3 years, has used the QUEST card about a year.
- ◆ Dorothy A, \$10/month, on disability over 5 years, food stamps 4 years, has used the QUEST card about a year
- ◆ Dorothy H, \$10/month, renews enrollment at 6 month intervals, has used the QUEST card 3 months

Pros and Cons of the QUEST Card

The participants made the following comments about the QUEST card. In general they had no problems using it and preferred it to the old paper food stamps. Fraud prevention was important to some. Embarrassment was not mentioned.

“The only thing I don’t like is that you have to save your receipts to see where you’re at. Before, if you had food stamps in your hand, when they were all gone, they were all gone.”

“I don’t save slips—I use my \$10 in one whack!”

“It’s like your checkbook—if you watch your balance, no problem, if you don’t watch your balance, when you go to the store you ain’t gonna get nothin’. I think there’s very little fraud.”

“Very pleased, I’ve had no problems with the card at all. All you’ve got to do is keep your receipts so you know what you’ve got left. My only complaint is that they reduced my [benefits] last time. The QUEST card works everywhere. Sometimes when the balance gets low, the store has to verify it or something, they have to run it through again.”

“It’s just like a charge card. The clerks have been so nice about it. The first time I used it, she was so helpful to me. Since then, every place I go, they always ask if I need help. They’re very good about it.”

“I have a medical card. I pay twice a year, I pay to my social worker. That particular month, or maybe the next month, I will get a larger amount on my QUEST card. Like \$120, and I normally get \$10. I don’t want to spend that because I don’t feel like it belongs to me. I called my social worker and she didn’t know what to tell me. She checked around and told me to go ahead and use it. The second time it happened, last month... she said I should only take my \$10 and they’ll try to have it straightened out. [None of the rest had ever had any variation or confusion.]”

“It’s better than the paper food stamps because you’re not getting change back and it’s only being used for food, as it’s supposed to be. It’s making people honest who weren’t... People would get change back and buy beer or cigarettes.”

“Some stores will run everything through, other stores will push back your laundry detergent, shampoo, toothpaste and toilet paper. Those aren’t luxuries, those are everyday needs!”

Using the QUEST Card

The moderator asked how often they used their QUEST card. The one who had the largest benefit amount said he used his card every time he went to the store, once or twice a week. Several said they used theirs up in one shot, shortly after the “allowance” is deposited. One builds her balance up and uses it all at once. She explained, “Twice a year I have to do a buydown in order to qualify for medical benefits. June is a hard month for me. You can save it for three months on your card, so that way I get \$30 in the month when I had to spend all my money to write a check to the county. “ One who uses hers up right away said, “My social worker told me to use it or lose it.” Others agreed they were allowed to save the balance for three months, and after that “you lose it.” The one who thought you had to use the balance up monthly said, “If I have any left at the end of the month, I buy staples and donate them to the food drive at my church.”

Several save receipts to keep track of their balance. Others mentioned the account balance toll-free phone number. One said the clerk will call the 800 number for the customer. None had a problem tracking the balance.

One participant asked the rest how often they had to “file” for food stamps. Others said every six months, and told her she’d get a letter from the state saying she’s eligible. A man said there was a lot of paperwork. Another said recipients have to see their caseworkers every six months for a review, “and if you don’t go in, you lose your stamps.” At least one objected to the frequency of reviews.

The moderator asked if they felt knowledgeable or out of touch with the process of getting food stamps. They agreed it depended on their social worker. Some comments about caseworkers (more appear later in the discussion):

“Mine is very understanding any time I have a question. She’s nice about looking into it if she doesn’t know the answer.”

“My last one wasn’t very good, but the one I have now is great. He always calls me back and explains things clearly. He gives it to you straight if you aren’t eligible for something any more.”

“I wonder why I have so many. I’ve had four. The first one I had was a peach.”

“I’ve had more than four.”

“I don’t like when they do it [the review] by mail. I’d rather be there so if they have a question, I can answer it, otherwise it could drag out for a month and you’ve already lost out on something. We aren’t allowed to go down there; we’ve been told we have to do it by mail.”

All agreed they could keep the same card as long as they were eligible. All said their cards were reasonably durable, though one said she keeps hers away from other cards “or else the magnet in ’em will rub off.”

None had lost their card or needed to replace a damaged one. They said they would call the toll-free number, and the lost card would be deactivated and replaced.

Even from the first, none had any problem using the card. Most had attended a class, and one who couldn’t get a special training from her social worker. The training meeting was very informative.

Using PIN numbers were not a problem for most. They didn’t worry about forgetting the number because they either chose an obvious number or carried the number with the card. None mentioned worrying about this security risk. Some comments:

“When I first started, I didn’t know that when I bought groceries I was supposed to tell the clerk what my balance was, and they didn’t say anything about it. But now they say I’m supposed to tell them how much of a balance I have. I didn’t keep track because I only get \$10. Since they told me that, I tell them. I don’t know what difference it makes, if it shows up on their machine.”

“I’ve never been asked by any of the clerks at the store I go to about what my balance is.”

“Don’t ever forget your PIN number because getting it changed [is hard]! I had to go to the benefits specialist up at the county senior office. They had given me a number I picked out of the clear blue sky. I’ve had a couple strokes and had an awful time remembering it. [Later she referred to her nephew having lost her PIN number and the hotline clerk being unwilling to help her.] I went to the office and wanted to change it to the year I was born, because that will never change. I bet it was three months and I finally had to get the benefits specialist.”

“I carry my PIN number in my billfold. I wish I didn’t put in such a long number! I wish I put in my telephone number, I can remember that.”

“I carry mine in my billfold too.”

“I use my birthday.”

“It was hard to remember at first, but then you get used to it.”

“A few times I’d punch the number too fast and do it wrong.”

“If you do it wrong twice, they’ll take your card. They assume you stole it.”

“They’re very helpful. I’m always sliding the card wrong.”

“They turn the keypad when you put your PIN number in, as a courtesy, they don’t want to know your number.”

They said the card was accepted nearly everywhere, and stores post a sign on the door or, in some stores, over the registers that have the reader machine.

In general they did not have complaints about grocery clerks. The moderator probed for any feelings of discourtesy associated with a stigma of getting food stamps. They denied any current problems, but said clerks were more courteous now than with paper food stamps. Other customers in line sometimes had been very unpleasant or even confrontational when they used paper stamps.

One participant said she didn’t feel conspicuous: “I usually go over the balance on my QUEST account. I have \$10 and I spend \$40 and have to write a check for the amount over. I’m writing a check just like everybody else, so why should I care?” Others agreed.

The moderator asked if any participants had someone else using their card. Some said with alarm that it would be against the rules or illegal to send a child or grandchild to buy their groceries for them with their QUEST card. That prompted this interchange:

“Well, if they knew the PIN number, why not?”

“I would not advise that! (several)”

“Well, shut-ins have to.”

“Shut-ins might, but I’ve got my PIN number stuck in my head, and nobody will get it.”

A few had used the 24-hour help line. One called to find out the date her benefits were deposited, and said the service representative was very courteous. One said she called when her nephew had lost her PIN and she didn't get any satisfaction: "They acted like, 'That's your hard luck.' That's when I got the benefits specialist to call them. Then they said, 'Come right down and we'll give you a new one.'"

The moderator asked what else they'd like included on the list of items they could buy with food stamp benefits.

"Laundry detergent."

"You can buy pop and potato chips but you can't buy soap!"

"You can buy steak, but not garden seeds or tomato plants."

"Maybe it's hard to get all of that in the machine."

"Sometimes they let things go through that surprise me. If you want to buy a little piece of cake, sometimes it goes through and sometimes they charge you. If you go to the deli to get potato salad or something special, they won't put that on the card, you have to pay for it. I think it was lasagna or something I tried to buy. It was so expensive. I never tried it again."

"If you'd taken that lasagna out of the frozen food case, they would let you."

"Yes, but that's not as good as the deli lasagna!"

"The deli is considered like a restaurant."

On a 10-point scale (10 high), three gave the QUEST card a 10, and three gave 8 or 9.

Outreach

The moderator asked if they knew anyone who might be eligible for food stamps but was not enrolled in the program. None did. When the moderator asked if the program was reaching everyone it was meant to reach, one commented, "There's a lot of social workers who don't want you to get food stamps, and they get nasty about it." Others were shocked to hear this.

The moderator asked how they had gotten enrolled. Two shared their stories:

"When I went in for my medical card, I didn't even think about food stamps. Then she asked, 'Do you want the food stamps?' and I was surprised. She said, 'You're eligible,' and I said, 'Well, why shouldn't I take it? I can use them as well as anybody.' She said, 'Okay, I'll put you down for \$10 a month.' [She laughs.] I thought, 'Ten dollars! What can you get for \$10?'"

"I was pretty naïve. I bought a used mobile home, but I didn't realize how much the rent for the lot would be. It went from \$160 to \$292 in two years! I didn't know what to do. I went in to see if I could get some rental assistance for the lot—not the payments on the trailer, but the rental on the lot. That's when I heard about food stamps."

The moderator asked again how the program could reach out to elderly people.

"There are a lot of elderly people who are very proud. The only way I know they could reach them is to get a list of elderly people and let them know the program is there. Until I got on the program, I didn't know it was there."

"You have to put pride aside sometimes. Some people worry, 'What will my neighbor think?'"

“They look at the program as welfare, and it isn’t. You’ve worked all your life.”

“I don’t tell people. (A chorus agreed with her.) It’s nobody’s business.”

The group drifted off into a criticism of people wearing diamonds and furs buying steak with food stamps, foreigners who take advantage of America, and how the government helps undeserving people instead of deserving ones.

One participant encouraged the others to use AARP as an advocate. He said there was one in every town (but was immediately corrected by a woman from Edgerton), and “they’ll do anything for you.” He said AARP helps elderly people do their taxes and gives all kinds of advice, so maybe that organization would be a good way to spread the word about food stamps. Several participants were excited to hear about this resource in Janesville and Beloit. Another participant recommended the Senior Services center in Janesville.

The moderator asked how disabled people could find out about food stamps and other programs. One said she was a volunteer for Rock County Social Services and takes people who can’t drive shopping or to the doctor, and does their laundry for them if they can’t manage the stairs. She said that agency did a good job taking care of elderly and disabled people, and many of the volunteers were themselves elderly.

The moderator asked if they would have been likely to apply for food stamps earlier if they had known more about the program. Several had not known about it or wondered about eligibility before their social worker told them.

This led to another discussion of good and bad social workers:

“It’s the attitude of the first person you talk to. When I became disabled, I went for six months without an income. When they said I was tentatively approved for Social Security disability, the state paid me \$300 a month. I had to call in and talk to a man on the telephone, and his attitude was extremely bad. He said, ‘I suppose you want food stamps too.’ I said, ‘No, not with that attitude, I don’t.’ He says, ‘How are you going to live?’ I said, ‘I’ve lived on nothing, I can do it.’”

The participant cried as she told the story, and others murmured sympathetically. Later she followed up the story saying she didn’t get food stamps until a few years after that:

“One day my worker was out on sick leave, and I saw another woman. She asked, ‘Why don’t you have food stamps?’ I said I’d never really been offered them. She said, ‘Well, you have ’em now!’ The next time I went in and saw my original social worker, she was downright mean about it. You’d think the money was coming out of their pocket!”

After the first part of the crying woman’s story, one protested:

“We’re all human. I don’t know why the person on the other end can’t treat you like a human being. There are some people right there to snap at you. I tell them, ‘I’ll report you to your boss.’ Then there’s a different attitude.”

Another quoted a social worker as telling her, “You’re lucky you’re not living in a box.” The same participant’s husband quoted a social worker (it is not clear if it was the same one) as saying, “They sent you a medical card? I don’t know why they did that!” The other participants gasped in horror at both these stories. Several said the crying woman should report her social worker: “I sure would! I wouldn’t let nobody stamp on my feet!”

Some had complaints about slow response when they called their social worker—they agreed a week was too long to wait. Some resented answering machines, but others said they were necessary so that the social worker doesn’t have to interrupt talking to “someone in there pouring their heart out.”

One man was so happy with his social worker that he made a point of praising him to his supervisor: “Anybody who can’t get satisfaction with this gentleman has got a problem, because this gentleman answers. He don’t answer right away, but he answers when he can, which is that same day or the following day.” In general they were satisfied with a call by the next day. “Anyone with an answering machine [at home] should understand that!” said one woman. One appreciated getting a detailed letter answering his question.

They felt there was wide variation in how well caseworkers understood and promoted the food stamp program: “Some do, some don’t. My first one didn’t.” “They make you feel they’d just as soon see you in prison as to get food stamps.” However, most said their caseworker answered every question about the program and explained the process well. The training class was very well done and thorough.

They didn’t have any trouble knowing the office hours of their agencies. That information is easily available by phone. None found the hours too limited.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 4: Janesville Clients – Mixed Ages

Participants

The six clients who participated in this focus group included one man and five women, all between 25 and 40. Four were white, and the two youngest women were people of color. One was the authorized buyer for her 24-year-old son. Most had large households and reported monthly food stamp benefits over \$200. One was a single man who received \$10. Some had used paper food stamp coupons before getting the QUEST card. Several had been on food stamp programs in other states. The participants were:

- ◆ Laura, 40s, authorized buyer for her son, age 24, has used the card 3 months. Her son receives \$130 in benefits; she and her other son are eligible but are not on the program.
- ◆ Beatrice, 39, has used the card 7 months. She has 8 people in her household, including a disabled husband, and receives \$781 a month.
- ◆ Ken, 57, on the program 18 months, has used the card about a year. He is single, disabled, and receives \$10 a month.
- ◆ Elizabeth, 33, has used the card about a year. She has 7 people in her household, including her husband; she also receives child support from her step-children's mother erratically, which affects her food stamp benefit. She used to get \$496 in food stamps, but that dropped to \$282 when she got on the W2 Tier program.
- ◆ Liliana, 28, has used the card 7 months, has 4 in her household, including her husband, and receives \$240 a month.
- ◆ Latrice, 25, has used the card about a year. She is divorced with three children and she receives \$269 a month.

Pros and Cons of the QUEST Card

The benefits of the QUEST card were clear, especially compared to the paper stamps. They appreciated the privacy, the quick transaction, and the easy adjustments. Keeping stamps in their original books had been inconvenient. They understood that was an effort to prevent fraud, but they said it was a problem for people who innocently had a loose stamp, or several nearly empty books. Their comments:

"It beats the heck out of the old paper food stamps. They were a pain. This is a lot easier, you swipe it, you punch in your number, it's all computerized, your balance comes out on your grocery store receipt. With the old paper stamps, you had to tear them out of the book. If one got loose from the last time you went, they didn't want to accept it. It was embarrassing. Nobody knows if you've got a QUEST card or a charge card or what you're swiping through that thing. It affords a lot more privacy."

"I agree with that. If you need assistance, nobody knows if you're using a debit card or a QUEST card. It's a lot more convenient than the book. If you didn't have the original book with the matching number, you couldn't use them. That was years ago in Illinois. This is a lot nicer and easier, except when the phone lines are busy and you stand there and stand there and they make you go to another line. The privacy of it is a lot nicer."

"I agree with the privacy issue. When I first moved here from Mississippi, going through my divorce, it's hard to go from being a sergeant's wife to being by myself and realizing, oh my God, I can barely feed my kids, I'm going to have to ask for help. The dignity issue—I would see my family members go through the line and see people on food stamps and say, 'God, I wish I got all that money for food stamps.' I was like, 'I don't want to be one of those women,' but I don't want my kids to be hungry either, and I have to finish school and I have to work. So pride isn't an issue, it becomes a matter of what my card means at this time. With the card, nobody knows, it's my personal

business how I take care of my family. It provides me some dignity, so I'm not some 'welfare woman' with all those kids."

"You can use it when your day comes due, whether it's a Sunday or a holiday it doesn't matter."

"If there is a mess-up, quite a few times I've had a mess-up in my amount where it's not the proper amount because I haven't received child support for a month or something. That happens to me quite a bit and it makes a big difference in my income. I contact my caseworker, and even if I just leave her a voice mail, she can enter it on her computer and within a day or two, the correct amount is in there. I can still use my stamps meanwhile, they don't say you can't use what you've got, you can go ahead and use your card."

"If your card is lost or stolen, nobody else can use it, and it can be replaced. With food stamps, they're gone, anyone can use them."

"Once when I was getting paper food stamps, I sent in the form but they didn't process it and I didn't get my stamps. I was getting \$150 a month at that time, and I had nothing, though no fault of my own. They can fix a problem with QUEST fast."

"When you first get on, they put the money on it right away, you can go to the store the next day."

"My kids don't know I use food stamps. They don't need to know, they've been through enough. They don't know and their friends don't know."

Their experience hadn't been completely trouble free.

"In the beginning, I had a tremendous problem because they had given me one number too much, or added an extra zero or something—not on the PIN number, but the card itself. After three times of calling them up and changing the PIN number, they finally realized their error. It's worked beautifully ever since, and that's been since they first started the QUEST program."

"Sentry's kind of strict with them. You go through the line and buy your groceries, and you have to sign for it there, other stores you don't have to sign for it. My daughters go in there, they use my REQUEST [sic] card, and they won't let them use the card because it's in my name. So what? They're my daughters. They should be able to use it, they're old enough, they know how. She signs with my name."

"Like I said before, sometimes the phone lines are busy and the transaction won't go through. I go to Pic in Edgerton, and they've got a problem with the lines. You've got to wait, and they'll subtract everything, send you to the front desk [so you don't hold up the checkout line], and then they have to re-add, re-total, re-swipe all over again. When the QUEST line is busy, maybe it's the time of day, you can't get through."

"I've never run in to that."

"I have. The card wouldn't go through because the lines were busy, and the store manager had the 1-800 number to call QUEST, and those lines were busy. When he got through, the whole QUEST company was down. I was like oh, I've got all these groceries, and two kids running around, and the other customers were looking. The store manager was real nice. He had an old voucher for his store and he wrote out the amount. He called QUEST and verified that I was on the QUEST card and I was supposed to have a certain amount in there. He let me take my groceries and come back later so he could swipe my card. (Others murmured in appreciation of the store manager's effort.)"

"Woodman's, as big as it is, has one lousy checkout line[with a QUEST machine], and if you have 15 people waiting in that line with groceries up the gazill, you still have to wait. They have two checkout areas, with 20 cash checkouts, they'll only use one [for QUEST]. (Others agreed they'd experienced the same.)"

“They have three spots that take QUEST, but they usually only keep one of them open, and that’s usually the express line that only accepts 20 or less. I’ve had a problem with them saying you have more than 20 items, you have to let the other people go ahead. (Others were indignant.)”

“I quit shopping there.”

“It’s so degrading.”

“My 13-year old gets embarrassed and goes to the car.”

Laura had never had a problem shopping with her son’s card. The stores she shops in most frequently know her and don’t question her.

Using the QUEST Card

Keeping track of the balance wasn’t usually a problem, but sometimes it can be:

“The only other problem I ever have is if I haven’t kept my latest receipt and I lose track of the balance. Once I thought I had \$114, and I really had \$108 because I had stopped to get something once and not kept the receipt. Fortunately I had enough to pay the difference in cash. That’s my own fault, but they were able to solve it for me. I didn’t know they could do that. “

Another participant said Woodman’s wouldn’t make that effort. Pic grocery store apparently can’t read a balance for the customer. If there was a problem and the stores couldn’t check the balance, they’d call the toll-free number on the back of the card.

“Once I lost my receipt. I only get \$10 a month, so I generally know if there’s anything in there. Woodman’s just swiped my card, they had a special machine just for checking the balance. But that was a while ago.”

“Woodman’s got rid of all that. They act like they don’t even want the REQUEST [sic] card.”

“They don’t take credit cards anymore either. They had a problem getting burned with credit card fraud.”

The moderator asked how frequently they used their QUEST card. Answers ranged from once to six times a month. One said for a while she had to make many small trips because she was without a car: “I’d get whatever I could fit in the stroller and walk three miles back from the grocery store.” When she can, though, she likes to do a big stock-up trip for her large family.

They use their food stamp benefits right away. One tries to save a little back for milk, cereal, meat and other things that don’t last. One usually has a \$30 cushion at the end of the month. One with a \$10 benefit said he had the deposit date marked on his calendar because he always needed it before it came. They said the deposit date was based on the last two digits of their social security number.

One said the money stayed in the account for 30 days. Others said it lasted three months, but the first insisted that’s not what she was told. One said he believed that as long as you used a little bit every so often, all the money would stay in the account, but if you didn’t use the card at all for three months, you’d lose all of it. Most never have more than a few dollars carry over.

One had received a lump sum scholarship for school and had to report that as income. “I didn’t have any benefits for three months! That was last June, and on that date in July, my card was inactive and I had no benefits.”

They know they can keep the card indefinitely.

One had demagnetized hers by leaving it on top of a television. Another had lost his card. Both were able to get a replacement card without any problem or delay. They called the toll-free help number, which they said was an all-purpose number for any kind of problem.

They liked being able to make up their own PIN. None had problems remembering their PIN. None had tried to change it.

They knew there were many stores where they could use the card. Aldi's was a favorite. One hadn't known until the focus group that Super Wal-mart accepted QUEST. One chose the store that had the best handicapped access.

Cashiers treat them a little better with the QUEST card than they did with paper food stamps. They believe this is at least partly because the process is much quicker and less work for the cashiers.

Only one lets someone else use her card. Several were single parents and their children were too young. The one who did explained:

"I am a mother of seven and a grandmother of eight, and half my grandkids live with me. If I go to the hospital or something, who is going to use my card? I gave the PIN number to my 16-year-old daughter so she can use it if necessary."

Laura is the authorized buyer for her son. He is applying for disability because he has cancer, and "still has some pride issues going on." It was easier for him to have her do the shopping, especially since his physical condition won't allow him to 'haul groceries—so her Mom gets tom', but he can use the card himself if he wants to. It was not clear whether they live together.

Several had used the 24-hour help line. The student said she appreciated being able to call late at night and talk to a live person or punch in numbers to check the balance. "I've had to call when there's no milk, no cereal, I'm waiting till it's deposited on the 14th, and at quarter after midnight, I call, it's there, and I'm off to the store before the kids wake up."

The moderator asked if there was anything they'd like to add to the list of products they can buy with their QUEST card. Some seemed surprised, saying they could buy any kind of food they wanted. One said she could buy a prepared deli sandwich or anything from the deli except hot items. None felt any foods should be banned, and none felt cigarettes and beer should be added. One once wished she could buy ice when her refrigerator was broken. Some said odd items sometimes varied from store to store. One liked buying bottled water for her kids to take to sports activities.

Once asked, they said they'd like to buy toiletries and paper products with QUEST, but they didn't mind not being able to. "They're already helping with groceries. If you can't pay the 99 cents for toilet paper—! It's not much to ask." Another said buying other things would just take away from the amount available for food: "Your family's depending on food, that's what the program's for. You won't die without shampoo." Another added, "If you are really in desperate, desperate need, there are agencies out there that will help with the other stuff. In my life it's been that bad, I didn't have shampoo, didn't have nothing. I went to other programs that would help with the shampoo, the laundry soap, the toilet paper. It's better to have the food and run into McDonald's for a handful of paper napkins."

None had difficulty starting on the QUEST program. They had attended the class, which they found thorough, and received instructions with the card. Activating it was simple. Some did it by phone from home, others did it in person at the social service center. They also got help from store clerks when getting started.

When asked to rate the QUEST card on a 10-point scale, all gave it a 10.

Outreach

The moderator asked if they knew anyone who would qualify for the food stamp program but does not receive them. One had brought a friend to the social service office recently. The friend had come from another state and had been

daunted by the “baloney” and “run-around” of getting benefits transferred, so she gave up: “She got to where she had nothing... I told her, ‘You need to get down there. They have fax machines, they can fax it from one state to another. Don’t let them tell you it’s your responsibility to track down the paperwork. That’s their job.’ Within three days on the phone, she got everything ready... It was a lifesaver.”

Other comments about how they themselves got onto the food stamps program touched again on the importance of a sympathetic caseworker who is willing to take initiative. It was also clear that food stamps fit into a complicated jigsaw of assistance programs that affect each other.

“DWD could do commercials. When Badger Care came out, they had TV ads that said, ‘If you can’t afford insurance for your family, come apply.’”

“My mother should be eligible. She’s a diabetic. They keep telling her she gets too much money. All she gets is Social Security. They will not give her food stamps, not even \$10. She cannot get around. The only time I can see her is when I can get a car to drive to see her. She has my sister living with her, and she’s not all here, and neither one of them gets food stamps... Half the time I don’t know if she has enough to eat. When I go there, I fix a plate for her and my sister. I’m taking food out of my kids’ mouths.”

“When I came [to Wisconsin], I was pregnant and I applied for medical care. Instead of them informing me that I was eligible for food stamps, they waited for me to ask, probably six months. When I asked they said, ‘Oh, sure, you were eligible when you got on the medical card.’ They knew the situation I was in, they could have told me.”

“I am a diabetic [with food problems]... I’m not supposed to stand or walk for an hour, but I’m fine sitting. I’m on disability, a combination of disability and Social Security because I’m past 55. They don’t give me much, but they allow me \$10 food stamps. One person said they turned it down, they wouldn’t go for \$10. But that’s \$120 a year! For \$10 a month, I’ll do the paperwork every six months. I don’t know why they won’t accept your mother.”

“I think a big part of it depends on what caseworker you get when you go in. (A chorus agreed with her.) I walked into the Dane County office just for medical care when I was pregnant. The social worker took a look at my paperwork and said, ‘Do you realize you qualify for medical care, food stamps, and medical care for your older son?’ I got everything while I was out on maternity leave. He was wonderful, he did every bit of it, put me through every program to see what I would fit into. Then when I moved to Rock County, I got a stack of paperwork, letters that no one would admit writing. Here, I’m eligible for food stamps for me and my younger son, but I don’t bother. I do it for my older son because, with him going through cancer treatments, he has nothing. His disability is pending. He’s living off my paycheck.”

“I came from Kenosha, I was getting \$628 to care for my husband because he was disabled, plus food stamps and Medicaid for him. When I moved here, Kenosha said they would transfer everything here. They didn’t do nothing. I had to go back to Kenosha and do it all myself. I never got the \$628. All we got was medical coverage that doesn’t even cover his medication, which is \$1500 a month.”

“When I first came here and applied for QUEST, my caseworker was nice. I had different documentation about my divorce and my settlement and my bank account, what I was left with to live on. The first month you have to go through all that. I had to trade down my car. She didn’t try to belittle me, she explained the whole thing and walked me through it the whole way. I thank god that I don’t have to swallow my pride. I don’t have to call my ex and say the kids are hungry. I don’t have to regret my decision.”

“I went through 14 caseworkers in two years... I just fought and won a case. I had asked for the W2 Tier program because of my situation, which is a cash payment plus volunteer work plus my classes, 40 hours worth of work, plus rotating five children. My food stamps got lowered by over \$200 a month, because I’m receiving cash also now. But I had to fight a case because one of my caseworkers told me I was eligible for childcare, but another department that’s helping me said another place was supposed to pay for it. Well, the lines got crossed and I was supposed to pay back \$2000 worth of childcare. I had to take them to court. I won and the other department paid back the

money for me. Since I've been on this program, my food stamps have dropped. I understand that's because I'm getting cash now. I can use the cash to pay for the difference in food stamps. It's a little different because I'm used to this much being in there, and now when I get the cash payment, I have to remember to take the \$200 for groceries. "

"I've never had a caseworker be rude or mean. I've had three of them." (This was the disabled man.)

"To get food stamps, my husband has to have a piece of paper wrote out by his doctor every six months saying he's disabled. That's crazy!... My husband's getting worse, not better."

"I have to get a review every six months, but I don't have to keep getting a doctor's slip." (This was the disabled man.)

"I have to get a review every three months."

The moderator asked for more comments about caseworkers. Some don't return messages. Some didn't answer questions thoroughly. One participant said, "Do you know you have the right to request a new caseworker? Do you know how long it took me to find that out? When you see the caseworker, ask to speak to the supervisor." A disabled participant said it was easier to work with the system once you are in the program, but "getting into the program, because they're strapped for money, they want to keep anybody out that they can possibly deny."

A few said they only found out about services they were eligible for by chance, or from a caseworker other than their own.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 5: Menasha Clients – Mixed Ages

Participants

The seven clients who participated in this focus group were all women. Three were in their 20's, three were in their 30's, and one was in her 50's. All of them had children living at home and all were single moms. All of them received between \$100 and \$500 a month. Some had used paper food stamp coupons before getting the QUEST card. Everyone felt the QUEST card was a major improvement over food stamps. The participants were:

- ◆ Debbie, 34, caucasian, \$340 per month, 3 children (all teenage daughters), has been on the QUEST program for 2 months and has been on food stamps for approximately 3 years. Very happy with the QUEST card.
- ◆ Cori, 21, caucasian, \$160-\$240 per month (it varies), 2 children, has been on the QUEST program for 4 months and has been on food stamps for a little over a year. A few glitches with the card, but otherwise very happy with it.
- ◆ Kathy, 26, caucasian, \$200-\$300, 2 children, has been using the QUEST card for 10 months, has been on food stamps for a little over a year. Very happy with the QUEST card.
- ◆ Jill, 28, hispanic, \$300-\$500, 3 children, has been on the QUEST card for approximately 3 months and has been off and on the food stamp program for the past 10 years. Extremely happy with the QUEST card.
- ◆ Cindy, late 30s, hispanic, \$350, 2 children, has been on the QUEST card for 1 month and has been on the food stamp program for the past 2 years. Has had one or two minor problems, but is very happy with the card.
- ◆ Laurie, 30, caucasian, \$200, 2 children, has been on the QUEST card for the past 3 months, has been on the food stamp program for the past 7 years. The card has made a positive impact on her life.
- ◆ Sharon, 53, \$100-\$172, 1 child, has been on the QUEST card for the past year, and has been on food stamps for the past 3 years. Very happy with the card.

Pros and Cons of the QUEST Card

The card has been a very positive experience for all involved. They reported having more self-esteem, less fear going to the grocery store, and a better overall understanding of their day-to-day finances.

“I love just whipping out the card, punching in my pin and going on my way. I don't have to deal with people watching me pull out my stamps, having clerks glare at me when they have to count them back, and as far as anyone knows, this is a credit or debit card.”

“I love the fact that on the day I'm supposed to get my benefits, the benefits are there, often right after midnight. I don't have to worry about stamps being lost in the mail, and I think this program cuts down on the fraud that used to happen, where other people would sell their food stamps for cash. They gave honest people like ourselves a bad reputation. I think that was all part of the stigma that came from having food stamps.”

“I like going to the store now. I feel so much more confident in myself that people aren't looking at me. I almost got into a fight with someone when I was on food stamps for a snide comment they made to me while I was in line. Now I don't have to worry about it. I just run my card through the machine and I'm on my way.”

“Thank god for the card. I was about to give up on food stamps because of the embarrassment I received from clerks and the people standing behind me in line. Now I just run my card through and as far as they (those standing in line behind me) can tell, it's a debit card.”

“I had one problem with the card, and the store manager was very nice. He let me pull my cart off to the side. I was able to call the 800 number on the back of my card, and we actually were able to resolve the problem right then and there.”

The moderator pressed them for more problems with the card.

“You sometimes have to run your card through the machine more than once—it won’t take your pin number, but I think that has to do with the machine more than anything.”

“I still get a few looks from clerks who know that the QUEST card is food stamps, but the majority of them are a lot more helpful than they used to be when you had the stamps.”

“I had a problem the first time I used my card and the store manager was a little snotty to me, but I called my social worker and they had everything straightened out by the next day. I guess I hadn’t properly activated the card.”

“It is a little difficult trying to add up your groceries still. Especially if you don’t have any cash on you and you are trying to spend up to \$100 or \$115 of your food stamps. I mean, you want to get as much as you can, but you don’t want to go over and have the embarrassment of having to put something back..”

They returned to advantages over paper stamps:

“I almost left the store crying once because the clerk at the grocery store treated me so poorly. She said I couldn’t use some of the stamps because they weren’t in the book, and I had to almost beg her to allow one of my stamps that had ripped in half and I had to tape together. It was an awful experience.”

“It was a lot easier to lose the paper stamps, plus, counting them out was a big hassle. I mean, it was like I was under a federal inquisition every time I was at the store and they [the people behind me] would get so frustrated with me while I was counting out my stamps.”

“I love being able to know exactly what I have to spend. I get my balance from my receipts, or I call the 800 number, and away I go.”

As with other groups, participants said their stores let them pay cash for the amount over their balance. It wasn’t clear whether this policy varied by store or by the individual cashier, although nearly everyone in the group said they could pay cash over what they spent.

They felt so strongly about how much they liked the card that all of the participants said they would never go back to the paper money if they were offered a choice.

“I don’t think I would go back to the paper money at all. This has improved my life so much I just can’t tell you.”

Again, as with other groups, a few participants blamed at least some of the problems with the card on the store staff, and wished cashiers and store managers were better trained in troubleshooting and using the card for partial payment.

Using the QUEST Card

Most used their card once a week or every 10 days. Two said they used the entire balance up the day the money arrives in their account. One said she tried to save the amount for the month’s end, but often found herself using up the benefit 2-3 weeks into the month. They said using the card didn’t affect their shopping frequency compared to paper stamps, but a number of the respondents said that they now didn’t mind going to the store even during busy times.

Getting the benefits the day they are scheduled to arrive is a big plus for them.

“Before, if your benefit date came on a weekend or a holiday, it took 1-2 extra days to get your food stamps in the mail. Now, no matter what day it is, the benefits are there for you. I check my balance right away when I get up and the money is always there.”

They know the balance is printed on the receipt and that they can call the toll free number to check it. This was very convenient and seemed to be the best possible solution for checking balances. Some were able to check their balances when they arrived at the store, but some could not. Regardless, everyone appeared to be very prepared on their trips to the store with the card.

Not many knew the balance could be saved for three months. None had the luxury of “saving” up their benefits for more than a week or two, as nearly everyone used up their balance a day or two after receiving them.

Nearly everyone knew that they could use the card for as long as they liked. Some of them said their magnetic strip was worn, so they had to put in the number on the machine, but they didn’t feel that was a big deal.

One had lost her card, reported it lost to the social worker, and had a new card in about 10 days. It didn’t cause her much of a problem.

PIN numbers were very convenient. No one reported any problems with the PINs.

“It’s the number you choose. It’s private and very convenient.”

“I can’t imagine a more simple process than the one we currently use.”

There were very few problems reported at the stores where they could use the QUEST card, and most said finding a store that took the card wasn’t difficult at all.

They reported fewer problems with the cashiers when using the card than with paper food stamps. The card was easy to use and easier on the cashier. It took a lot less time with the card.

“You find cashiers don’t know how to count anymore, so this is a very convenient thing for them to use. Man, when I had stamps, it was a very difficult process for the cashiers to count them out, it seemed. They just weren’t very good.”

With the exception of one of the participants, no one but them ever used the card. The participant with teenage daughters allowed them to use her card, saying she was trying to teach them about responsibility through the use of the card.

Few had used the 24-hour help line, but those that had reported no problems. Most got their problem solved that day or the day after. Some did say that it took a little “finagling” to get to a live person, but once they did they were ok.

The moderator asked if there was anything they’d like added to the list of things they can purchase using the QUEST card. The participant with the teenage daughters would like to add shampoo, soap, and other toiletries. None mentioned deli food.

“You can’t tell a teenage girl not to use shampoo. I mean, as far as they are concerned, that is as necessary as oxygen.”

“I think this program should be for food and food only. It’s here for a purpose, to help us out with the necessities of life.”

“Sometimes it depends on who is checking you out.”

Several attended the training session when they started using the QUEST card. They found it helpful and easy to understand.

“If you can’t understand how to use the card after the video, then you really have a problem.”

All have to be re-certified every six months.

The moderator asked them to rate the QUEST card program overall, using a 10-point scale with 10 being high. There was one 8, two 9’s, and four perfect scores of 10.

Outreach

The moderator asked if they knew anyone who would qualify for food stamps but is not receiving them and asked for ways to reach out, especially to elderly or disabled people. Many didn’t feel they knew people that would qualify, but when probed they did come up with a few.

“There’s probably a lot of people in my neighborhood. But a lot of people won’t ask for it because they are too proud or they don’t know about it. I know I never would have guessed that I qualified for food stamps.”

“If you wanted to connect with these people, you could connect with the area centers for the elderly, low income housing, get a list of certain neighborhoods that have low income and post information in their centers.”

“TV, radio, and newspaper ads would help.”

“People need to know the amount of help that is out there. I never would have guessed that I would have qualified for that much.”

Client Services

The moderator asked them to describe working with their caseworker and what kind of service they got from the social service agency. All said that there were a few “bad apple” caseworkers who really make them sweat for their benefits, but for the most part, those in the area are very helpful.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 6: Menasha Clients – Elderly and Disabled

Participants

The eight clients who participated in this focus group included three men and five women. Five were over 65, three were under 65 and disabled. Most lived alone and received \$10 a month; one disabled woman with a child received a little more. Some had used paper food stamp coupons before getting the QUEST card. This group was extremely dissatisfied with the QUEST card. The participants were:

- ◆ Russell, 72, \$10, disabled veteran, has been on the program 3 months and has used the QUEST card from the start, very dissatisfied
- ◆ Betty, 73, \$10, has been on the program for 7 years, has used the QUEST card about a year, dissatisfied
- ◆ Toni, 40, \$30, has been using the QUEST card 5 months without any problems, was also on food stamps a few years ago during back surgery. Has a child at home.
- ◆ Lola, 75, \$10, has been on the program for 3 years, has used the card 10 months, has had some trouble with the QUEST card.
- ◆ Rita, 66, \$10, disabled, has been on the program 1.5 years, has used the QUEST card about a year and has encountered some problems.
- ◆ John, 59, \$10, has been on the program 4 years, has used the QUEST card a year and found it frustrating.
- ◆ Norma, 66, was getting \$14, now up to \$19, has been on the program six months, has used the QUEST card the whole time and has had occasional problems.
- ◆ James, 57, \$10, disabled, has been on the program several years, has used the QUEST card a year, has had occasional problems with it.

Pros and Cons of the QUEST Card

Several mentioned in their introductions that they were having trouble with the QUEST card.

“I have received two \$10 payments, but they say the card is no good. I have spent \$18 in gas and long distance calls to Madison and Appleton trying to get this straightened out. When I call, I get some foreign person I can’t understand. To me, the whole darn thing stinks.” (He said the problem was not with using the card, but with getting his benefits applied to his account.)

“I am having trouble with that card. I end up having to pay. The card don’t go through for some reason or another. I get \$10 a month, and I usually spend \$12 or \$15, and I don’t know if that’s why it’s not going through, or what.”

“I’m having trouble too. I just can’t adjust to the machine. The card is beautiful, it looks like an ATM card or something, but all the pushing this and that. You forget because you only do it once a month.”

“I went to use my card a few times and the computer fed it back. I called up my caseworker, it took a while but come to find out there was some computer mix-up between here and Madison. I’ve had trouble at some stores, some have a different system than others and you get kind of confused. Some you just run your card through, some you have to push different buttons. If you don’t do it every day, you forget.”

The moderator pressed them for benefits of the card.

“It’s nice. You don’t have to worry about [getting stamps] every month.”

“Coupons were confusing. Sometimes you rip ‘em and that’s the end of it.”

“Sometimes they got wet and stuck together.”

“I was always having problems with the coupons. The card is quicker.”

They returned to disadvantages:

“It’s not the card, it’s the machine that’s the problem.”

“Or it’s computer problems with Madison.”

“If you don’t use it every month because you try to accumulate a couple of bucks ‘cuz \$10, what does that buy you? If you don’t use it the third month, you end up losing it, where if you had the stamps, at least you have the stamps in your hand... You lose the whole \$30. Then you have to call the office to get it reinstated, and I figure, screw it. I don’t think I’ve used my card more than three times in a year.”

“You can save stamps a couple months and go buy an armful of groceries. Ten bucks doesn’t go far.”

“I had spent the whole day at the hospital with my husband and I went over to Sentry and I was so tired I got the digits [of my PIN] reversed. I did it wrong twice, and I was going to go to the car to get the [number] and she said no, I could only try it twice. I asked if I could come back tomorrow and she said no, I had to wait three days. So then I got a letter from the state that I wasn’t using it.”

“I try to use it and it comes up ‘no funds available.’ Then the girl runs it again and it is okay. That’s what I run into mostly, is the first slip comes through ‘no funds available.’ Once it happened and the girl wouldn’t try it again. Once [my groceries came to] 87 cents over [my balance] and the girl said I didn’t have sufficient funds. Now I try to get it as close to the \$10 as I can, but with food stamps if you went over a dollar or two, you could pay cash and get it.”

Other participants said their stores let them pay cash for the amount over their balance. It wasn’t clear whether this policy varied by store or by the individual cashier.

They did not feel the card was any big improvement over food stamps, though they admitted the stamps were embarrassing to use. If the card doesn’t work, though, they feel just as conspicuous and embarrassed. In some stores, the cashier takes the customer across the store to the QUEST card reader, which irritates the cashier and the other customers, and embarrasses the cardholder.

A few participants blamed at least some of the problems with the card on the store staff, and wished cashiers and store managers were better trained in troubleshooting and using the card for partial payment.

Using the QUEST Card

Most used their card once every month or two. Two used it twice a month—once when it’s first deposited and again toward the end of the month. One said she wouldn’t make a trip to the store just to spend \$10. Another said she used hers on the same trip when she went to pick up her medicine. They said using the card didn’t affect their shopping frequency compared to paper stamps.

One had forgotten his PIN and was dissatisfied with how long it took (two or three weeks) to get that fixed.

They know the balance is printed on the receipt and that they can call the toll-free number to check it. That was one aspect of the card that was completely satisfactory.

Most knew the balance could be saved for three months. A few had gotten notices from the state telling them to use it or lose it.

None knew how long they could use the card itself. Some said they assumed it was valid until revoked.

One had misplaced her card, reported it lost, had a new card issued promptly, and then found and tried to use the old card, which was already deactivated.

PIN numbers had caused some problems. One had mixed up the digits and been told she couldn't use the card for three days. Another had totally forgotten his and had to wait a long time to get a new one assigned. On the whole, though, they felt comfortable using their PINs:

"It's handy and it's private."

"I keep my number on something I usually have with me, so if I can't remember, I look in my wallet. Keep it on something you have around the house or hang onto, like your driver's license or social security card."

"I use the last four digits of my telephone number."

Many always used their card at a store where they found the card easier to use, even if it wasn't their preferred place to shop.

They had more problems with the cashiers when using the card than with paper food stamps. The card was not less conspicuous when it doesn't work. Likewise, other customers are just as rude and irritable when the card takes extra time as when the stamps took extra time.

None had anyone else in the household, so no one else ever used the card.

Few had used the 24-hour help line. The one who forgot his PIN "called Madison" and talked to a live person. All agreed they had "no use talking to a machine." One who had run up large phone bills getting his benefits applied to his card complained, "All you get is the tape, and I waited 45 minutes before I finally got through, and then they turned right around and referred me to my social worker in Appleton." One who lost her card said she had no problems making the call to report it: "The person was very nice and I got my card very fast."

The moderator asked if there was anything they'd like added to the list of things they can purchase using the QUEST card. They would like to buy soap, toilet paper and other toiletries. They reported inconsistencies in the policy:

"I was never told what you can and can't buy. I didn't know you couldn't use it for laundry soap."

"Sometimes when I buy soap it goes through, but this last time it didn't. How does that happen?"

"Sometimes it depends on who is checking you out."

"Wild Rose doesn't allow deli foods, nothing from the deli."

"Around here they do, except rotisserie items."

Several attended the training session when they started using the QUEST card. They found it helpful and easy to understand, but it didn't prevent the problems.

Several felt \$10 was a ridiculously low amount, hardly worth bothering with, and one wondered, “How low does your income have to go before they give you a couple extra bucks?” Only one said it was “better than nothing.”

One participant said she’d like to accumulate for longer, up to \$40 or \$50. Some liked the idea of depositing \$60 after being re-certified every six months. One noted that he spends a lot on transportation to the store, so he is reluctant to make a trip just to spend \$10.

All have to be re-certified every six months. Medicaid only requires it annually.

The moderator asked them to rate the QUEST card program overall, using a 10-point scale with 10 high. There was a wide range of ratings, with an average of 6. Their ratings and explanations were as follows:

5 – “The computer makes a mistake and then you have to pay out of your pocket. When you had food stamps in your hand, you paid with them.”

9 – “I’ve only used the QUEST card, nothing else, and I haven’t had a lot of trouble. When I lost my card it was replaced right away.”

7 – “If you lose the card, it’s trouble, but otherwise, once you get it down, it’s quicker. If you can remember your PIN number and you don’t have trouble with the machine and everything works, it works.”

1 – “If you don’t use it, you lose it.”

7 – “Because of the hassles with the checkout people. I can’t pay cash if the total is over my balance.”

9 – “I never had a problem. Now I’m worrying, when is it going to happen?”

7 – “Only because I have to go to this one lady that I don’t have no trouble with at a store I don’t normally shop at.”

5 – “It’s quicker and you don’t have to hang on to a lot of food stamps, but I’ve had trouble [getting my benefits].”

Outreach

The moderator asked if they knew anyone who would qualify for food stamps but is not receiving food stamps, and asked for ways to reach out, especially to elderly or disabled people.

“There’s probably a lot of people in our building. I live in low-income housing. There’s probably a lot who are eligible but don’t know about it.”

“And probably a lot who won’t ask for it.”

“We [older people] were brought up with the idea that this was a program to have to go to. People were looked down on. (A chorus agreed.) There’s a stigma. (A chorus agreed.) I felt terrible when I went in to apply. (A chorus agreed.)”

“If you wanted to connect with these people, you could connect with the low-income housing development and get a list and send them notices.”

“Television would work, that’s what people watch to make the time go.”

“Put up leaflets in doctor’s offices.”

“A lot of people listen to the radio.”

“People would have to know what the maximum income you can make and get it.”

Client Services

The moderator asked them to describe working with their caseworker and what kind of service they got from the social service agency. One rolled her eyes, then apologized:

“I shouldn’t roll my eyes. The little gal I work with has been very kind. She told me about today. Because I’m disabled, she put me in touch with MAPP, which is a program that, if you can work, MAPP will pick up all your deductibles.”

The moderator asked how she found out about the food stamp program. Others also shared their stories.

“Years ago we lost our business. We had eight children and we had to go on unemployment. I’ve been disabled for nine years and nobody ever said you’re eligible for disability because I was getting a disability check and Social Security. When I turned 65 I was eligible for Medicaid and when I went in and applied, she asked if I wanted food stamps. Then it turned out to be only \$10 a month—not that I’m greedy—I hate being on Medicaid and I hate asking for a handout.”

“I’ve been on disability the last seven years, and Social Security told me about it.”

“I went to get help with my hospital bills. They handed me a bunch of papers to take home and fill out. I don’t have the education. Had I not had a friend help me, I wouldn’t have been able to do all that paperwork.”

He said the caseworker did not fully answer his questions, and a few others agreed. One said he couldn’t think of the right questions on the spot. Others agreed they were sometimes flustered in the interview. Others comments:

“I don’t think she told me anything about the food stamp program per se, just asked if I wanted to go on it. She gave me some papers to read, but what I got and what I expected were not the same.”

“I watched a video but a kid was playing in front of me so I couldn’t concentrate. I really didn’t know what was coming or what you could buy.”

Most agreed their local agency and caseworker were very kind and friendly.

The moderator asked what they wished they had known about the program before getting into it.

“I wish I’d known exactly how much I was going to be getting because the slip I got for my income was about \$100 different from what I got once you did all the deductions. I couldn’t figure out the formula for it.”

All agreed the formula was confusing.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 7: Menasha - Agencies

Participants

The six participants in this focus group were social workers from Fox Valley area social service agencies who assist clients with the food stamp program. The participants were:

- ◆ Sandra Watson, an economic support specialist from Waupaca County who works with elderly and disabled clients still in their homes and handles food stamps and Medicaid eligibility.
- ◆ Deana Anderson from the food stamp office at Brown County Human Services, she works with clients who have already been determined to be eligible, provides training, and handles client questions and problems. She has been with the county 30 years.
- ◆ Barb Standtke from Waushara Human Services who handles vault cards, assigns PINs as ES workers request them, activates cards, and troubleshoots client calls by referring to CSI screens. She also works with juvenile restitution program and long-term support.
- ◆ Tina Jacobson from the Oneida Tribal Agency who handles Medicaid, food stamps, general assistance, community reinvestment, and outreach.
- ◆ Barb Metoxen, the W2 manager at the Oneida Tribal Agency. She oversees supportive service planners and financial employment planners for W2.
- ◆ Mai Doua Xiong, an economic support specialist from Outagamie County, who has been working there about six months.

Pros of the Job

The moderator asked what they liked about their jobs.

“I like working with the clients, helping people. We just became a Human Services Department. I was going to be up away from the client activity and I was able to get my office moved where I could have more contact... I like that I do a little bit of everything.”

“I like giving out benefits.”

“I like the different challenges that come with the job. Difficult customers. There was different administration before me. People would say, ‘Here comes that client in the door—you aren’t going to get anywhere with them!’ But the different approach I use can make them very compliant. I like being able to overcome barriers and work with someone and find out why the barrier exists.”

“I like helping people. I keep busy seeing so many different people, so many different situations.”

“The people that we get, they’re usually calling us because they have a problem. Knowing the system, knowing where to look, you usually know what their problem is before they tell you. They’re always happy when they get done with you. Things happen to people, and we see it every day, but to them it’s frustrating and confusing. By the time you are done, they are at ease and on their way.”

Clients and EBT

They all believed one of the best things for clients about EBT was not having the stigma of food stamp coupons in the checkout line at the grocery store. The clients say they like the cards better because of that. Other comments about advantages and disadvantages of EBT:

“Fraud is cut way back. We used to get ten or twenty calls a month saying, ‘I never got my stamps in the mail,’ or stories about people selling stamps. We don’t have any of that any more.”

“I am new, I didn’t work with food stamps. With EBT, I get yelled at a lot about it not working for them, they don’t remember their PIN number, they lost their card, or we didn’t fix it fast enough. They don’t like it that they have to call someone else to get it fixed, they want me to fix it. They don’t like calling the 800 number and pressing the buttons. And they have to remember their big long 5077 number. They call and say they just can’t do it, and sometimes we just tell them to come in and we’ll help you with it.”

“We’ve been calling more for them. You can, and they don’t even have to be present. You can call customer service and if you have their account number you can get their PIN. They find it better to tell us what it is so we can look it up, rather than have to call the two different 800 numbers to get the control number and all that.”

“I have some Hmong clients who don’t know English. I don’t know if there’s a Hmong interpreter or not, but I always wind up doing a three-way with them. When it’s time for them to press the PIN, I tell them, ‘Okay, press it now.’”

“Being the supervisor, I get customers who say, ‘I lost my card and there’s nothing in the house to eat.’ I know that isn’t true because there’s somebody who works in that household. We have one in particular who loses the card every other month and expects us to issue a vault card, and I haven’t done that... I tell them vault cards are only for emergencies... I don’t think it’s fraud, I think the person is just disorganized.”

“Another advantage is they know the exact day every month the benefits will be on the card, even if it’s Sunday or a holiday. They don’t have to wait.”

“If somebody’s coming in as a new application and they’re not expedite service but they are eligible, you can tell them that as soon as they get the card, the benefits will be there. Or maybe they’ve been off the system and had to come back on. You can say, ‘Your benefits will be on the card tomorrow.’ They like that.”

“I had a situation early in the EBT implementation. A customer went to the store, the card didn’t work... They said it would take four weeks to fix it. I was sitting on the contract implementation committee for DWD in Madison, and I brought that up.”

All agreed EBT was an improvement over paper food stamps:

“Especially the mail part. I can speak from the customer’s perspective, because I’ve been on food stamps. Waiting for your stamps to come in the mail can be very stressful. I went through the experience of having them lost and had to get them replaced. It’s very stressful when you don’t have much money and need the stamps to feed your family. EBT is more foolproof than the Post Office.”

“They don’t get dirty looks in line... It looks like a credit card. It boosts their self-esteem.”

Most agreed that elderly people have a harder time using the QUEST card than younger people:

“The elderly people can’t handle using them. They aren’t used to that new stuff! So they say, ‘I don’t want stamps at all.’”

“They don’t want to call the 800 number, they want to come down by you and have you do it.”

“They don’t understand going to the store and punching in numbers. They’re cash people.”

The automated phone system is a problem for many customers, especially the elderly:

“The phone system is totally overwhelming to the elderly. When they try to call and enter a PIN they get a voice—I get calls about this all the time—‘I never got to enter a PIN.’ They hear all these options and they’re overwhelmed by the time they get the 16 digit number punched in. If they can get past that, they can punch in the four digit PIN.”

“I have clients who are kind of slow. They aren’t mentally challenged, they’re just very slow. They don’t know how to get into the system. I have to have them come in and I do it for them.”

“I don’t like the 800 number. I think there should be an option if you want to talk to someone. If you want a replacement card, it should offer that right away. I get five calls every day, ‘It asks me for my 16 digit number, but I lost the card, I don’t have the number, that’s why I’m calling.’ The recording should say, ‘If you’d like to report a lost or stolen card, press 1. If you’d like to speak to a representative, press 2. Instead of making them punch in the 16 digit number right away. They hang up and call us.’”

“My co-workers told me to tell you the phone system is very user-unfriendly.”

“You can’t talk to someone unless you press 4 to report your card stolen. That’s the only way to get a live body.”

“That’s for changing your PIN, too.”

“Everyone would rather talk to a person. Even I have called and been frustrated.”

“To get their PIN activated, you call and give the big long control number, then they give you another phone number to call. To me, that’s confusing.”

“And you punch in your PIN—twice—and they don’t tell you if it’s accepted, you have to look in the system to see if it was activated. Then they call you to check if it was, because they don’t want to go to the store and embarrass themselves.”

“This little yellow desk card they gave us in training is very handy.” (Others agree.)

Store clerks sometimes cause problems for customers:

“Sometimes the workers at the store don’t know how to handle the card or solve problems. One of our social workers asked me if there was a place we staff could call to complain about certain stores needing more training.”

“And maybe some sensitivity training.”

One participant shared a point she emphasizes with her clients:

“When they go to the store, if they have, say, \$25 in their account, and they know that’s what’s in there, and their groceries are going to be \$26.10, they can tell the clerk, ‘I want \$25 paid out of the account and I’ll pay the rest in cash.’ If the clerk punches in the whole thing as \$26.10, it’s denied and then they have to go through it again.”

Others agreed this was a frequent problem, and it is not covered in the orientation video. Even some of the participants did not know this is how the system works.

“I assumed that at the store the clerk would say, ‘Okay, that’s \$25 out of your account, now you owe me another \$1.10.’”

“No! The clerks don’t know how much was in the account, only that there wasn’t enough.”

“It should, the register should show \$1.10 balance due. That’s what it did with food stamps, you’d pay however much and pay the rest in cash.”

“But you’d know how much you have in coupons. Just like you *should* know how much you have in your QUEST account. They do stress in the video, ‘Be sure you know how much you have in your account before you go to the store.’ But they don’t tell you what to do if it isn’t enough.”

Toward the end of the focus group session, participants mentioned problems customers encountered at stores, including clerks who mention loudly that the customer is using food stamps and stores that only have one line with an EBT machine. Others were shocked. One suggested fining the stores for being unresponsive.

Another mentioned that customers sometimes complain about being treated rudely by CSI staff at the 800 number. Others agreed, “They are rude.” Another person said, “I’ve run into this on several occasions—I can’t understand them! They are people who should not be doing customer service, if they can’t communicate clearly. They slur or don’t enunciate or talk too fast.” The Hmong social worker told of a three-way call she did for a client who spoke some English:

“He was really rude to her. He said, ‘Do you have a pen-n-paper?’ He had an accent. She didn’t understand and said, ‘What?’ He said it three times before he blew up at her.”

“I have my elderly clients tell me I talk too fast. I know I do.”

Retailers and EBT

They agreed that grocery clerks don’t always know what might be wrong when a card is rejected or how to help the customer. They also agreed they hear complaints about clerks being rude.

“One person told me the manager degraded her. She didn’t know her balance and she wanted to use the phone that they’re supposed to have available for people to call and find out their balance. I don’t know if she couldn’t remember her card number or whatever. The manager was behind the service desk, she helped her out, and then the customer went through the line and had a problem with the cashier. The manager came up and took the clerk’s side on whatever happened, how she was being treated, and the clerk rolling her eyes because she wasn’t prepared for whatever went through the register. It was a bad experience for her... The manager told her it was her own fault... I believe she called me from the store.”

When the moderator asked the social worker what she had done about the customer’s complaint about this store manager, the participant said, “I looked in one of my manuals and gave her a number to call to complain. I think it the Q&A training manual.”

Some participants said they got calls for help from retailers themselves, not just from customers.

“I’ve had them call and say, ‘I have so-and-so here and the card’s not working.’ I’ve had them calling to help, not complain. But I live in a smaller town, maybe that’s it.”

“Also, you work with older people. Maybe the retailers are a little more helpful to an older person.”

Some said they got calls when the EBT program first started, but now they don't get many calls from retailers. The newest social worker (six months on the job) had never gotten one.

Administering EBT

Those who were not ES workers felt their case loads were reasonable. Some ES workers felt they had too many clients—over 200. Certain types of cases were more complicated than others; W2 and WIA are more burdensome than food stamps.

All query the CSI system to get information about a customer's account. They agreed it was easy now that they knew how, but it was hard to learn. Mostly they use it to troubleshoot for customers

"You can explain, 'You had this balance, you tried spending this much.' It's easy to tell them exactly what went wrong."

"We can get a list of all the cards that you've ever been issued. We get a lot of people who misplace a card and get a replacement, and then try using the old card. We can tell them, 'This is the current one, throw the others away.'"

The CSI system allows them to do all kinds of other things, too.

"It's very helpful for fraud. I've used it so many times. We (in Green Bay) had a woman we believed was living in Milwaukee. You could look up her transactions, and every single store was in Milwaukee."

"In Brown County we get a lot of that too. Every day the workers are bringing us [examples], I bet we get three or four a day. "

When they need help, some call EBT, and others call the Help Desk; some rarely call either.

"I called the EBT unit because someone's card was dormant, and it wasn't easy to get it active again according to the instructions in the book, so I called the help desk and they forwarded me to the EBT unit."

"The only time I've had to call EBT is if my password doesn't work."

The moderator asked what they'd like to see included in new training sessions for social workers and for food stamp customers. For food stamp customers, they wanted to emphasize the importance of knowing their balance and using the card for partial payment of their grocery bill. Also:

"I send them to watch the video and I set a timer for 11 minutes to go back in when the video is over. They come back in my office after five minutes and tell me they're done. They brush it off—then later they have a million questions. You have to emphasize the importance of watching the whole thing."

"We get a lot of young people coming through that, they know everything, they've got a chip on their shoulder, and you're wasting their time."

One participant mentioned an error on some information material given to customers:

"The little cardboard card that comes wrapped around the card says the wrong thing. When I've called in to help people, the staff on the other end of the phone have told me that doesn't say it right... It says, 'If you are receiving this card because you have requested a replacement card, you do not need to select a new PIN. Your existing PIN will work with this card.' But the client has to call the 800 number to reactivate the PIN. The way that's worded, they think they can walk right into the store and use it with their old PIN."

"When we first noticed this, we tried using it with the CAPS device, but it doesn't work, you have to call the 800 number."

“What I do is, instead of selecting 1 to activate the card, select 3 to change the PIN, and just put in the same PIN.”

Dormant cards sometimes cause problems for customers that could be avoided by better training.

“With the elderly, they only get \$10 a month, so sometimes they save up for a few months, and then it’s too late, the card is dormant. So they’re calling us constantly.”

“I have some clients who call me every three months with the same problem.”

The moderator asked if it would be better to put \$30 in the account every three months instead of \$10 a month. They said no, the best solution would be to change the dormancy system. Some said they’d heard the state was planning to change it. Several agreed that it would be reasonable to purge it after 365 days. One pointed out, “There’s a cap anyway, so why have the dormancy thing? It makes no sense.”

The moderator reported that customers in focus groups claimed they lost their benefits after three months. The social workers said that was not true: “The card is dormant, they can’t use it, but they don’t lose the benefits.” They discussed the steps for reactivating a card or keeping a card from going dormant. This led to some comments about frustrations with performing special tasks:

“You F7, it’s the dormant status screen, and you X the bottom and shift F2 and it’s off. Hit F4 and take the date away.”

“There’s one worker in our office who highlights them all and gives them to me and asks me to check if they’ve used it.”

“Wow, we could use somebody like you in our agency. I have to do it all myself. And how am I going to remember all that? You call the Help Desk!”

“That’s another problem. Your password runs out every 30 days. If you only go in there every couple months... That’s a pain.”

Outreach

The moderator asked how the food stamp program could reach out to eligible people not already on the program. He reported that in customer focus groups, elderly people with small benefits have indicated that the program is so complex that it’s not worthwhile.

“That’s exactly what they tell me, it’s not worth it.”

“I had probably half a dozen people give up food stamps when we converted to the card. They’re overwhelmed by the card. They’re used to being able to give their neighbor their coupons to go get them something.”

“The only thing that’s going to help is time. People are growing up with the system. As they get older it’ll be nothing to them. But you’re not going to change the elderly now. Some of them have family or friends who are involved, but some don’t and we can only do so much. I did a lot of home visits when they first converted to the cards. I took the video with me... because people weren’t capable of coming in to the agency and doing the training. But I cannot go to everybody’s house and take their card and go get their groceries for them.”

“Sometimes the store clerks can help them.”

The moderator asked if it would help to offer elderly clients the option of using food stamps. All agreed that would be too complicated to administer, and non-elderly clients might be unhappy that they didn’t have the choice.

The moderator asked if everyone who was eligible was getting benefits. They felt the saturation level was good

“We’re taking in 30 applications a day, so I think we’re reaching people.”

“There’s also the commodities program... Some go back and forth, going to food stamps if their income goes down and the commodities program when their income goes up.”

“There’s so much networking out there, with my disabled clients, they live usually in county housing or a trailer park, friends and neighbors tell them.”

“When I was in ERICA training, we were told not to outreach food stamps benefits. It’s not an entitlement program, like Medicaid is. When I started with new worker training, I was an outreach person before I was an eligibility worker, and I was just flabbergasted that they train the workers that way. Now I’m an eligibility worker and I still don’t agree with it, but I read the questions on the screen and then I don’t feel like I’m swaying them to ask for the benefit.”

“That’s a concern I brought up to the state. It depends who is doing the new worker training. Was it a former economic support person who was used to doing eligibility or was it someone who hasn’t done eligibility. We were hearing different things around the state. That’s what she was told, but I was not told that. I was told Medicaid and food stamps are still both entitlements and you should still try to recruit as many as you can.”

“I do try to get them everything they’re eligible for, even though that’s not how I was trained.”

“I look at their initial screening sheet... I’ll look at their income and see they’re going to be eligible... I offer it, I ask if they’re interested.”

“We used to have a worker who didn’t want a new case. If they were applying for food stamps, she’d say, “Why don’t you go get commodities? You’ll get more over there.” People would take her word for it. I told her to stop, they have the right to apply for food stamps.”

The ES worker who serves a large Hmong population said that those individuals do know about the food stamp program “because they’ve got a lot of relatives” who tell them. She felt there is no need for additional outreach in the Hmong community.

One said she had a client who moved to Milwaukee and didn’t understand why she wasn’t getting food stamps. The client had not asked a social worker about it, but claimed she signed up when she registered her children for school. The participants surmised that the client had confused the food stamp question on the hot lunch application with actually enrolling in the food stamp program.

The participants felt the level of food stamp benefits was low, and it was hard for families to eat well on so little.

“And if they get a little bit better job and their income goes up, their benefits go down, that doesn’t make sense.”

“Everything else is going up, childcare benefits, why not food stamps?”

“People live together and they’re not going to tell you, because they’re barely making it now.”

“They work and they get less food stamps, so they’re not getting ahead. Why work?”

“With our [Tribal] community reinvestment dollars, we have an incentive. Newly hired people, if they stay employed for three months, we give them so much money. If the state allowed an incentive program for people

who are employed and their benefits decrease, maybe they could give some kind of bonus. Stay there a year and your food stamps go up.”

“I hear that in reviews. They get a pay increase, it’s so little I wouldn’t even consider it an increase, they don’t see it in their pay after taxes and everything. But a 40 cent increase in their hourly wage decreases their food stamps quite a bit. They never get an incentive to continue being successful.”

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 8: Milwaukee Clients – Elderly and Disabled

Participants

The group discussion consisted of only two participants. They were:

- ◆ Chris, 42, African American, disabled former City employee. He lives alone and receives \$31 in benefits. His benefits started in 1997.
- ◆ Mildred, over 70, African American. She lives in a two-person household and receives \$10 in benefits. She has lived in Milwaukee two years and came from Chicago. She has been on the program for six months, but the first three months her card didn't work.

In addition, the moderator conducted personal telephone interviews with two other QUEST card users who had been screened earlier.

- ◆ Tyhesha, lives with daughter and grandchild, has been on the QUEST card for six months.
- ◆ Fanny, elderly and disabled, lives alone, has very bad arthritis.

Pros and Cons of the QUEST Card

Both Chris and Mildred were very strong advocates of the QUEST card and find it easy to use. They love the card and others they know agree. Tyhesha and Fanny also were very happy with the QUEST card. All appreciate the anonymity the card allows in the grocery line and the freedom not to carry and count out food stamps. No one looks at them or makes judgments about what they buy. Clerks are pleasant to them, and the card is easy to use.

When Mildred first started out, she had some trouble getting her card activated. She tried calling the 800 number and punching in her account number. The recording said her card was activated, but when she went to the store, she couldn't use it. She finally had to go to the office and ask in person. The people were friendly and courteous, the process took a very short time, and since activation she has had no problems.

Fanny also had trouble using the card at first, but her cleaning lady helped her.

Using the QUEST Card

All know the account balance is printed on the receipt. They sometimes call the toll-free number to check it or to be sure their monthly benefit has been credited. They have not had a problem with knowing their balance.

Both Chris and Mildred said cashiers allow them to check their balance before shopping if they wish. All four said cashiers are more courteous than they were with food stamps, and Tyhesha suggested it is because it is less work for them.

Chris said he heard there is a \$10 replacement fee for the card, and he likes that idea. He believes some people try to get around the system by selling the card or letting someone else use it for a week. If it doesn't get back in the hands of the rightful owner, he feels the owner should pay a penalty. Anyone who loses the card, he said, is being irresponsible and should pay for a replacement. The fee would be a good incentive to be careful, and would cover the state's cost to replace the card.

Chris and Mildred knew of many cases of abuse of the old food stamps, and believed the QUEST card dramatically cuts down on the opportunity for fraud.

Both Chris and Mildred rated the card a 9 or 10 on a 10-point scale.

They were satisfied with the kinds of items the food stamp benefits cover. The only things they would consider adding would be soap and laundry detergent, and they felt a family member or other services could help with items like that.

Chris and Mildred didn't have any suggestions to improve the program except to offer better education to new clients. They said some people have to learn about having a PIN, and could use more coaching on how to memorize it and use it.

All four chose a meaningful number that was easy to remember. Fanny uses her birthday.

Tyhesha uses up her entire benefit shortly after it is credited to her account. She seemed to know that the card could be deactivated and reactivated, but didn't expect that to happen to her. No one else uses her card. She had no suggestion of other items that should be covered.

Fanny uses her card a few times a month and uses up her benefits every month. She has trouble walking and getting to the food store.

Client Services

Chris and Mildred felt they had been told everything they needed to know about how to use the card. Fanny said it could have been explained better at first; once someone walked her through the process, she got it.

Mildred had used the customer service number on the back of the card only to activate the card, and it didn't work. Mildred's caseworker had also tried the customer service number for her several times and been unable to solve the problem. Chris had also used it to check his balance. Tyhesha and Fanny have used the automated phone number but never talked to a live person by phone or visited the office. They didn't know they could get to a live person that way.

Other than trouble activating the card, they had not had any bad experiences with DWD staff in person or on the phone.

Outreach

Mildred avoided using food stamps for years because she didn't think it would be worth the trouble, but someone convinced her that it would "at least pay for milk and bread." She and Chris felt people who avoided the program might be encouraged to hear that the QUEST card is not embarrassing to use, and that the program saves many taxpayer dollars because it is efficient, cost effective, and thwarts fraud.

Chris and Mildred felt the best places to publicize the program were in the black community and the churches. Community centers and senior centers would be good places to post or circulate flyers. It would be encouraging to put a value on the program by showing what even a minimum benefit can provide.

Tyhesha had no suggestion of how to improve outreach. She didn't know anyone who was eligible but not enrolled. Fanny had a neighbor who would qualify but she doesn't know if he uses them. She said she would ask him and refer him to her social worker if he was not enrolled.

An instruction card with pictures might have helped Fanny.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 9: Milwaukee Clients – Elderly and Disabled

Participants

Three men and two women participated in this focus group. Most are living on a patchwork of cash benefits and medical benefits.

- ◆ Francis, over 65, Caucasian man, lives alone in subsidized housing, on the program 7 or 8 years
- ◆ Walter, under 50, Caucasian, disabled, lives alone, on the program about a year
- ◆ Jesse, over 65, African-American man, lives alone
- ◆ Renee, under 50, Caucasian woman, disabled, lives with mother, both get food stamps, Renee for one year
- ◆ Deanna, over 65, African-American, disabled, household of three, used to get higher benefits

Several receive \$10 a month, and even those who know it isn't intended to pay for all their groceries say the amount is too little. The interplay of different programs was frustrating for some, who felt that what they got from one source caused another source to give them less, so they never had quite enough. Complaints about cost of living increases, Veterans' benefits, disability coverage, and other programs came up throughout the discussion.

Pros and Cons of the QUEST Card

All agree the card is an improvement over food stamps, which they called "paper money" and "funny colored paper." It's safer and can't be stolen, sold or misused. Other comments: "It gives you your dignity." "It's more practical and more humane."

Feeling confident about the balance in the account was a problem for some. Walter waits to be sure the funds are there rather than checking the balance. He said, "I never use mine before the 15th of the month. I don't get my check till the 3rd. One time I went on the 2nd because I didn't have any food in the house, and I was quite embarrassed when she ran my card through and it said insufficient funds." Before he got to the last two words of his story, many other participants spoke out to finish his sentence for him. It seemed this had happened to many at one time or another. He continued, "I'm hoping today we can clear that up, as to when I can actually use my card each month." Another man said, "They told me it would be on the 8th of the month. I've gone in one day early and they gave it to me, but I got a letter back saying, 'Don't do that.' I come in on the 8th, doesn't matter what day of the week it is."

Near the end of the group, they discussed the opportunity for fraud and abuse of food stamps. Some felt there was much less abuse with the card than with paper stamps; others felt there was nearly as much. One said families who get a lot of food stamps get less in W2 benefits, so they need to do something to get cash for non-food items, or even to pay a friend for driving them to the store. A young woman said unauthorized users can use the card if clients use their birthdays or other easy-to-guess PINs.

Using the QUEST Card

They knew they could carry over what they didn't spend until the next month. One saves his a few months, and noted, "They never gave me a specific date I should use mine." Another said he always uses his up immediately because he only gets a small amount. He uses his especially for meat.

Most get the minimum benefit and they discussed the amount. One said, "I don't understand why they would give you \$10 in a card -- \$10 worth of food does not feed anyone." Another replied, "Yeah, but you can buy a couple gallons of milk, some flour..." The first replied, "I understand that, but if you have a disability like I do, I'm a diabetic, I need

special food. When I first became disabled and started getting food stamps, I was getting \$179 a month, then they took that away... No human can live on \$10 worth of food a month.”

A man said he wished deli food was covered, and a woman agreed, “A lot of people don’t necessarily cook, so for them it’s a way to get ready-made food.” They agreed it would be nice to get a small portion of potato salad, for example, rather than buying more ingredients than they could eat before it spoiled.

PINs were a source of trouble for some. One elderly woman who said she was used to using credit cards said, “You’ve got to pick out a 4-digit number. Some people don’t have photographic memories and you get there and they say, ‘Punch in your PIN number.’ They don’t want you to write it down anywhere because someone could get a hold to it. Then you’re standing there like—boo-boo—trying to figure out what number to put in.” A younger woman told her, “There is a number you can call so you can choose your own PIN.” The older woman replied that she had chosen a number she could remember, “but most people don’t think as I do. We’re all individuals and do things different ways.” She knew others who had trouble remembering theirs. An elderly man said he uses his birthday so it’s easy to remember. The younger woman warned, “For a lot of people, that’s something that can be readily found.” Another older woman agreed, “Sometimes the person that steals from you is not a stranger and knows a good deal about you.”

A man said his PIN had been canceled and he didn’t know how to reactivate it. Renee, who lived with and shopped for her mother, said her mother (who had also found paper food stamps hard to work with) handed over her QUEST card and said, “You deal with it.”

A widower said that because his wife had been blind and unable to do her own banking, “they signed up where I could cash her Social Security checks.” He said similar arrangements should be made for food stamps for people like Renee and her mother; Renee assured him she could use her mother’s QUEST card.

The moderator asked how to make the PIN process easier. At least one liked her suggestion of an illustrated instruction sheet.

Another participant suggested improvements to the balance checking process:

“You know you only have X amount of dollars to spend a month... When you finish getting your groceries and they give you your receipt it tells you the balance, but if you’re careless or forgetful or go to put it in your pocket and miss your pocket, you’ve got to try to remember how many food stamps you have left. (A younger woman interrupted to tell her about the phone number for balance checking.) I understand that, but that’s not convenient while you’re in the store.”

Others agreed that they sometimes didn’t think to check the balance before leaving home. Three out of five had used the balance-checking phone line. They agreed later that it was unwieldy to punch in 16 numbers. (An elderly woman said it wasn’t hard for her—“not yet”—and another said her mother could not do it.) Walter, who always waited until the 15th to use his QUEST card, said the call was a long-distance call to Madison; he didn’t know an 877 number was toll-free. He also didn’t know he could check his balance by phone. Another man said he had been told it would be there on the 8th, and he always counted on that and never bothered to check.

A younger woman commented on what information clients were given:

“All the instructions are on that card, but it’s in very small print and it really isn’t that clear. When my mother first got in the program, it was just as the QUEST card was being instituted, and she was brought down to the building and went through the introductory course and was shown a tape and they explained it. They told you about calling this number to register your PIN, and what day of the month your money would be deposited. Me, I just received my card, I have received no information about how to use it other than the phone number on the back of the card... To everybody who gets the card, they should send an instruction booklet. Give detailed instructions of how to use this. Explain how to find the date your card gets the money. Also possibly tell a way of concealing your PIN

number so you can carry it with you. Like if you have an address book and you write on certain pages, one number over four pages. Also where to keep it at home so you won't lose it."

Some liked her ideas, but one wasn't completely satisfied. She seemed to want a passbook type log in which she could keep track of her balance. She may also have had concerns about keeping a PIN where relatives could find it; at various times she made comments implying that her children had stolen from her. She may have been worried that someone was borrowing her card without permission so she couldn't track the balance. She said:

"Most elderly people, we can read, but you can misunderstand what you read. You have children or grandchildren you might ask to come explain this to you. I can read and write and understand the procedures, but I think once you put your number in there [in your files at home, you are at risk]. Besides the cashier giving you a receipt, there should be something else that you should have that you could take with you that you could keep up with the amount of available food stamps that is allotted to you. Though \$10 is not that much to worry about... They could mail [a balance statement] to your house."

She didn't like the idea of people with families getting a few hundred dollars once a month. Her comments indicated a need for some shopping and budgeting advice to accompany the QUEST card. She said:

"They should get it once a week. Everybody doesn't have a freezer. There's no way to store all that food. (The moderator noted that it wouldn't all have to be spent at once.) If you have three or four kids, you need food in the house at all times. People spend it all at once, especially when the holidays come up... If you get your money on the 3rd, no sales are going on. You have to spend more on this [Thanksgiving] turkey to feed your family, when you might have been able to buy one, get one free... Sometimes they get \$300 or \$400 worth of snacks... The hoochie mamas and the fellas, they don't have any sense of how to have responsibility."

She also commented on a tactic people use to get cash, though she didn't seem to be condemning it as fraud; she might have felt it was a reasonable way to get cash for toiletries and other non-covered items. She later mentioned letting someone use the card in exchange for providing a ride to the grocery store.

"I've heard people in the store say to their friends, 'I'll let you use \$40 worth of my food stamps, you put what you want in the cart, and then give me the money,' so they can buy their personal things. There's a good and a bad in everything."

An elderly man returned to the subject of information materials: "Take the lawyer's language out of the books and papers!" Others laughed and applauded. He went on to say several intelligent people in his building had studied the paperwork (possibly something other than the food stamps paperwork) at length and found it confusing. He criticized some documentation he received with another assistance program that had "seven pages, both sides, of what you have recourse to, and addresses and names. Nothing about the program is or what it's offering."

They said the grocery cashiers were nicer to them when they used the QUEST card than they had been when they used food stamps. One said cashiers sometimes don't know how to handle a problem, but managers do. When there's a problem with a transaction, sometimes "they take all the food away from you... and everybody in the store is looking."

Walter, whose primary problem and most humiliating experience had involved not knowing whether his benefits had been deposited, suggested that the program would work better if everyone got their benefits the same day. An elderly woman suggested that elderly people should get their benefits a week before everyone else. She was also concerned about people whose food stamps were timed awkwardly with their other benefits, so they went without for part of the month.

Those who had been on the program for a while felt the transition from paper food stamps to the QUEST card was handled well. One man said his letter was easy to understand. Walter said he had gone right out to use the card and found he had insufficient funds; he emphasized that he had not been told when his benefits would be deposited.

Others agreed that it was not always clear when funds would be deposited for the first use. Another said the date she received her benefits was not the same as the day she had gotten her paper food stamps, and she said the deposit date could vary by a few days (“the 3rd or 4th of the month, and sometimes even the 5th”). She does not check by phone; she just waits a week. All agreed the store clerks could not check their balance for them.

Client Services

They found the customer service phone number inconvenient. One hadn’t known it was toll-free. Most felt punching in the long account number was a problem. They wouldn’t do it in the grocery store.

Some believed they could reach a live service representative if they dialed “0” or if they knew “the right prompt to use to get to the person in the department you need. If you push the wrong button, you have to listen to the prompts all over again and think, ‘Hmm, 7 is not what I need, I’ll try 5.’ You’re on the phone an hour or two before... they tell you how to get to a live operator.”

Only one had ever spoken to a food stamp program representative other than her caseworker. She said, “When my mother got her card, I was also sent a card [as an authorized buyer], and I didn’t realize I had to get a separate PIN for mine, since mine is hers, but not hers. I attempted to use it and it kept coming up ‘Doesn’t register.’ I got home and called and they were very helpful and explained.” Another said the same had happened in her family: “My daughter had a card with my name on it, but she had to use a different PIN number.”

Outreach

The moderator stated the State’s concern that some people are eligible for food stamps but don’t participate, and Deanna jumped right in to explain: “Because of the \$10. They don’t want to give up all this information, which we do every year... for \$10.” Others agreed that enrollment questions were intrusive, but “some people really need the \$10.” Deanna went on to say, “They don’t realize once you’re in the system and getting disability or Social Security... you have already been identified, and it’s not going to make a bit of difference [to your privacy] if you take the \$10 or not.”

Renee said that, although she had been getting Title 19 benefits due to her disability for several years, “I was not aware that I was eligible for food stamps for quite some time. I didn’t know I could apply. If you are in the system [getting any kind of benefits], somebody should say, ‘Let’s work this out.’ I have a new caseworker and it was her idea to try.” All agreed they were dependent on the good graces and initiative of their caseworkers. Renee said it should be policy that caseworkers should consider every possible benefit for every client.

An older man said there was a caseworker who made herself very accessible to the residents in his building, but very few called her. He explained, “They don’t care, they’re not interested, they say, ‘I don’t want to tell anyone who I am or where I’m from or where I’m going.’” Another older man agreed, “They don’t want to get involved.” Others agreed that the enrollment questions were very intrusive: “They want your pedigree down to the 16th generation.” Although what they really wanted was a less intrusive process (“Just send a card, say, ‘Fill it out, and if you’re eligible, we’ll get back to you.’”), potential users might appreciate a way to evaluate whether they were likely to be eligible before divulging information to a caseworker.

Deanna told of a neighbor who refused to apply for food stamps no matter what Deanna said. The moderator asked whether the neighbor might believe someone from her church. Deanna said people like that “wouldn’t believe anyone, once they get a mind-set.” Walter said there are many people living below poverty standard, and told of his sister who has a menial job and two adult children: “They are about one day away from being homeless. They went down and tried to apply for some assistance and all they really wanted was food stamps, and the welfare department told them to go to a food pantry.” Walter said the first entry into the system is the hard part. Another man said many people live a day-to-day existence because they don’t have any resources and they get defeated: “What’s going to happen tomorrow? What’s going to happen today? I don’t even know where I’m at! It becomes very quanderous. You don’t know who, what, when, and all of a sudden, you’re sitting there talking to yourself.”

They liked the moderator's idea of a "first stop" window at the social services office for first-time applicants for assistance programs. They said it should be staffed by people who are "courteous, compassionate and willing to truly help." There was a clamor of resentful voices echoing her comment, criticizing social workers who seem angry at the clients they are supposed to serve. Some said some social workers don't want to take the time to find answers and solutions for every client ("because they don't make enough money," explained one), so they "make you jump through the hoops" and search out the information yourself. They emphasized that if a caseworker didn't know how to answer a question or solve a problem, he or she should go to a supervisor or more knowledgeable person. An older man said that in the early days of assistance programs, many of the recipients were illiterate, and a condescending attitude developed, even though now most recipients have a good education. He said people in information-giving positions ought to be able to answer questions accurately and courteously, or else be "moved somewhere else."

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 10: Milwaukee Clients – Mixed Ages

Participants

The six participants in this session and the two clients interviewed by phone represented a mix of ages, ethnic backgrounds, and countries of origin. The only Caucasian was foreign born. Most reported few or no problems using the QUEST card. The six focus group participants were:

- ◆ Sandra, 37, African American, has used the QUEST card six months, receives \$208.
- ◆ Estela, under 30, Mexican, has been using the card four months, receives \$233.
- ◆ Olivia, under 30, Mexican, has been using the card four months, receives \$515.
- ◆ Albert, over 50, Albanian, has been using the card four months, receives \$386.
- ◆ Gregory, late 30s, African American, has been using the card three months, receives \$125.
- ◆ Nazife, over 50, Macedonian, female, has been using the card about a year. She and her husband are disabled; they used to receive \$180 a month, now receive \$30.

All but one received benefits of over \$100 a month. Estela and Olivia had their social worker with them to translate the moderator's questions and their answers. Two clients who missed the group were contacted by phone. (A third client who missed the group could not be reached by phone.)

- ◆ Leszlie, under 50, African American
- ◆ Wilola, 74, African American, raising her granddaughter

Pros and Cons of the QUEST Card

The only problem they reported having when using the QUEST card in the grocery store was when the store's machines couldn't read the card. Occasionally they had to re-swipe several times. One who has had a problem with a worn magnetic strip said when a clerk manually processes the card in a hurry, he or she can make mistakes and reject the card inappropriately. Several agreed it would be good to have a back-up system, such as a bar code that can be scanned.

They appreciated the inconspicuousness of the QUEST card, which to the casual eye might be a credit or debit card.

None had any problem making the transition from food stamps to the QUEST card, and those who had used both said they preferred the card for convenience and privacy.

An elderly woman interviewed by phone talked about how much abuse was going on with the old food stamp program, which she was on, and said this card has no appeal for the thieves. When asked if there was less fraud and stealing going on now, her answer was, "Oh honey, Yes! Yes! Yes!"

Using the QUEST Card

They felt it was easy to keep track of the balance in their QUEST account. Most look at their receipts; a few had called the toll free number. Some check their balance at the store's customer service desk. One said he sometimes buys "a little 25 cent bag of chips" and then looks at the receipt.

None knew that they could accumulate benefits for three months; none seemed to have gone that long without using the card.

“If I had \$50 left from last month and it was time for my next deposit, it would just add on to it.”

“I thought you had to use it up within the month. They determine your need by your income... If you have the maximum amount of stamps, it's because you have the minimum amount of income, so you'd have to use [the stamps] to survive. They'd figure, why would somebody be banking on it unless they were making money some other way and letting it pile up. Mine never piles up!”

One who used to receive a larger benefit said she found out that the amount was being dropped when she saw it on her receipt.

When asked how long their card could be used, several said, “Until you lose your benefits.” One woman had been on and off the program, and said she was able to use the same card when she got back on, which pleased her, since she didn't have to “go through the shenanigans” of getting a new one issued and activated. Others who had reactivated their cards agreed that the process was quick and easy, and their cards were useable the same day.

At least one respondent wasn't sure whether, after losing a card, the replacement would have the same PIN. Others explained that she could use the same PIN, but it would have to be reactivated.

None had any problems understanding or using the PIN, and they didn't seem to have problems remembering it. One said she liked it that she could change it if she wanted to, but she never had done so.

Other than problems with swiping a worn magnetic strip, they had very few problems using the card in the store. One reported having to swipe the card four times on one occasion, and said she suspected the clerk was “playing games” with her. She said she told the clerk if it happened again, she would ask to see the manager. She said one particular store was unfriendly to her, but she never had a problem elsewhere.

They said the clerks were more helpful when they used the QUEST card than they had been when they used food stamps. One supposed this was because it was “a lot less work for them” especially because “a lot of cashiers just can't count!” She said most cashiers wouldn't know what to do if the cash register didn't separate food stamp items from ineligible items for them.

Most of the time no other household members used their cards. One Spanish-speaking participant said sometimes her mother uses hers, and there had never been a problem.

They didn't volunteer any complaints about the kind of products that are covered by food stamps, but when asked, some said it would be nice for toiletries, diapers, and cleaning supplies to be covered. One person was adamant that it should only be used for food. Another said it was important that the card never cover alcohol.

When the six focus group participants were asked to rate the QUEST card on a 10-point scale, all gave a very high rating: four gave a ten, one each gave an eight and a nine.

DWD Customer Service

The moderator asked what they liked about the 800 number. Most said they found it convenient and easy to use. One of the Spanish-speaking women had her bilingual caseworker call for her once, but in general found the Spanish speaking automation satisfactory. Only one participant ever had a problem, but he wasn't very unhappy about it:

“If you know your number and punch it in, they give you your balance right away. A problem I had was when I lost my card. Then you've got to wait a long time on hold before you talk to a human voice. [He said he waited 10-15 minutes.] When they finally came on, there was no problem... She told me exactly what to do. [He said the card came ‘in a couple days.’]”

An elderly client interviewed by phones said she had called the toll-free number a few times because she had forgotten her PIN, and the service rep was friendly and helpful.

No one referred to the customer service as being a 24-hour service, but all said they had gotten through no matter when they had called.

All seemed to know they could call the 800 number for any kind of problem with their card. One said she would refer to the information sheet she received with the card.

The interpreter said that, due to the language barrier, his Spanish-speaking clients usually came to him rather than calling the 800 number to do anything more complicated than checking the balance. The Macedonian woman sometimes gets help from her children. An English speaker suggested that there should be a button to get directed to a customer service rep who could go over things and explain slowly. None but the interpreter knew that a caller could simply wait without pressing any buttons and would get routed to a service rep. Talking to a service rep didn't help the Macedonian woman, who once called to speak to a rep, but got so frustrated at not being able to understand the rep that she hung up.

They seemed familiar with the office hours, or at least unconcerned about problems reaching their social workers during office hours.

Most liked their caseworkers and found them polite and helpful. They said they've gotten complete information about the food stamp program from their social workers.

One had been quoted different benefit amounts by different workers.

Outreach

The moderator asked how they had found out about and applied for the food stamp program.

"A friend of mine got 'em and told me. I was between jobs. I probably wouldn't have known about it if he hadn't told me."

"When I started working, I didn't think those things were available to working people. But they did a lot of advertising on the TV."

"One of our friends told us."

"My son fell and we didn't have the money for the hospital. A friend who fixed our car didn't charge us for that, and he told us about food stamps."

"When I came here about eight years ago, I went to a church and the church helped me get food stamps."

"A social worker at the hospital told me."

Most said they felt the food stamp program was "pretty accessible" and not hard to find out about. They didn't feel there were a lot of people who were eligible but unserved. The elderly woman interviewed by phone said she knew other elderly people who didn't realize they were eligible. She suggested using posters in the post office, health centers, and retail centers.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 11: Milwaukee Agencies

Participants

Four representatives of area social service agencies participated in this focus group.

- ◆ Randy Mueller, unit supervisor for the Department of Aging, which encompasses the ESS unit.
- ◆ Sharon Broncotti, works in the Benefits Issuance Center in the 12th Street office, has been working with food stamps for a long time and welcomed the QUEST card.
- ◆ Cari Colon, native Spanish speaker, ESS supervisor for Milwaukee County, has been in that position for about a year, and before that was an ESS and child-support worker. She works mostly with medical and food stamp clients.
- ◆ Jose Fuentes, native Spanish speaker, has been a caseworker for 11 years, became an EBT customer rep almost a year ago.

The moderator asked what they liked about their jobs. All said they liked the challenge and helping people find their way through the complex system to get the help they needed. Jose and Cari were glad to have the skills to help Spanish speakers, who have an even harder time than other clients.

Clients and EBT

Early in the discussion, one participant made this complaint about clients' first time using the card:

“When they call the 877 number, the recording they get is horrible. They get the balance and they hang up. Then they come down here or call us saying, ‘I’m in the store with a cart full of groceries and the card’s not working.’ I get the number and call the 877 number to find out they never activated the card. I give them an instruction sheet that says not to punch in the 15-digit number and you’ll get a live rep on the phone. From then on it doesn’t seem to be a problem. What I hate most is they’re losing them. They come in and ask me for a replacement, and I tell them they have to call the 877 number.”

Randy, from the Department of Aging, sees special needs for disabled and elderly (over age 60) food stamp clients. He has found administration of the new program difficult for his ESS staff because it takes time away from other tasks. He wondered if his staff can use customer service reps at the 12th Street office.

The moderator asked them what were the best features of the EBT food stamp program. Their first comments were all about the security of the benefits. Privacy and not being embarrassed in the store (which were usually mentioned right away by clients) were not mentioned by these social workers.

“If they lose the card, they don’t lose the benefits. If they lost coupons, they were out of luck. But they have to wait to get the replacement, maybe five to seven days, sometimes more.”

“What they’re doing is writing their PIN on the back of the card! Then whoever’s got their card has got their PIN [and can use their benefits], and those benefits will not be replaced.”

“They are more safe using the QUEST card. They have more control. They have the receipt, they know what the balance is, so it’s easy to budget for the rest of the month.”

The moderator asked if EBT was an improvement over paper food stamps.

“Yes, it is. For one thing we don’t have those lines out to the back wall anymore. And when the food stamps were stolen, we had to do affidavit after affidavit, oh brother! When I heard about the QUEST card, I was happy as a lark... There was some fraud, but not a whole lot. People did sell them for money... Sometimes they were stolen.”

“Yes, for the safety issue, they don’t lose their benefits. Before the elderly would lose their coupons, and that doesn’t happen as much this way.”

Randy posed a question to the group:

“When I have an elderly homebound person, their daughter or somebody is trying to use the card for them and they can’t, so they call in and ask to have that person put on as a buyer. I wonder, are the stores really checking to see that the right person is using the card?... How is this even an issue? If you have your mom’s card and PIN, then how come you can’t just use it? Apparently the store is saying, ‘You’re not the right person, we can’t authorize it.’”

Other participants said they didn’t think stores checked ID. They disagreed about whether stores even had the shopper sign anything to compare to the signature on the card. Other participants explained the paperwork and process of registering an authorized buyer.

Jose shared a letter he had received a few months ago accusing a food stamp client of fraud: the enrolled person had sold his QUEST card to the letter writer, who then found out the card was deactivated and wrote the complaint letter.

The moderator asked again what the clients liked about the QUEST card. They had to think hard for advantages other than security. One reported that a client told her, “I wish we had the paper stamps again,” (but the participant didn’t mention the nature of the client’s problem). Several agreed that elderly people found the QUEST card hard to use.

Clients who get a small benefit and find the card hard to use are likely to let their accounts go dormant, which causes a new round of problems.

Problems faced by elderly and mentally disabled clients include difficulty understanding the whole EBT process, remembering the PIN, remembering instructions, repeatedly having to reactivate the card, and being overwhelmed by all the different programs they may be involved in. Written instructions are not always the solution: “They may not open the letter, not understand it once they do, or they read it, understand it, throw it away, and then forget it.” Some departments show the training video to every new client, but it doesn’t always help; sometimes clients don’t have questions until they actually try to use the card. Some said they don’t think people always watch the whole video when they’re left alone to do it. Departments that focus on Medical Assistance may not show the video to clients who are also eligible for food stamps; those clients receive the QUEST card by mail with written instructions only.

Calling the customer service number is the hardest part of using the card. It’s most problematic for someone who has lost his card and no longer has the 16-digit number to punch in.

The participants said cards are lost or damaged more often than they are stolen. Many elderly people simply misplace their cards. They don’t lose their medical card, but they lose the QUEST card. One participant suggested the difference is that they use their medical cards more often, even daily, and keep it with them in case of an emergency. Most of his clients receive only \$10 a month in benefits, so they use it only once a month—or even less often if they decide to save up their benefits to splurge for a holiday or special occasion.

Other than lost cards, the most frequent concern they heard from clients was “Why doesn’t my card work?” They often haven’t activated or reactivated it. Some clients try using the customer service number but have trouble because they can’t dial accurately because of their arthritis, they can’t dial fast enough, or they can’t hear well enough. Russian and Hmong speaking clients have a hard time because the customer service number doesn’t offer their language.

The participants would like to see a shorter wait (maximum 5 days) for replacement cards and access to emergency cards while the client waits. Waits of 12 and 14 days are not unusual.

They recommended a simplified customer service line. One complained of getting a busy signal and getting cut off. They didn't think a special Milwaukee number would solve the problem. There should be more operators and more options to speak to a live person. A "say or press 2" option would be helpful.

Jose said he had talked to a service rep on the QUEST card help line and found the call was being handled from Las Vegas. He wondered if the service reps were handling so many states' programs that they didn't know enough about Wisconsin's program.

All these participants said there should be shorter hold times on the customer service line. Elderly clients were not the only ones who disliked automated systems; these participants said they had plenty to do and didn't have time to sit on hold.

Retailers and EBT

None of the participants get calls from retailers. They do get calls from clients while they are in the store. One said she had contacted a particular store because it had been the object of many client complaints. The store had been unhelpful to elderly clients in particular.

Administering EBT

One participant said the card should go dormant if clients don't show up for their review at the proper interval (6 months or 12 months). She said people move often, and often neglect to update their address with the caseworker. "Before with the paper food stamp, they got it in the mail and they had to notify us in order to get their stamps. With QUEST, I believe we are going to have more error in the food stamps due to the rent and utilities... we won't be giving them the right benefits."

One participant said sometimes she logs onto the network to find out whether the replacement has been issued, and sees only the conversion date, but Citibank tells her the card has been mailed. She wonders why the mailing date did not appear on the file she can access.

Randy from a satellite office said he'd like a faster way to reactivate cards, rather than having to fax it to the Vliet Street office. He said the intra-county communication system is not efficient. His office does not use the same software as the main office so sending e-mail has been a problem (though this is being addressed now).

One or two in the group can use the CSI to check the status of a client's card, but others said they do not have access. One said she can do a balance inquiry and check the mailing date. One said he didn't even know what the system does so he didn't know if it would be helpful to him. Others gave him examples of what can be checked.

They often call the customer service number on the client's behalf—they do not call the DWD help desk or EBT office. One said he didn't even know the phone number.

For the next employee training, they would like to see a troubleshooting session, perhaps in a flowchart. Randy would like to have his whole staff trained on using CSI. If they became EBT specialists, however, it would take time away from their other program duties. Randy wondered, "If Jose has access to CSI, why can't I get it?" The others answered, "Because you mostly deal with Medical Assistance." Most agreed any supervisor should have access to the CSI system.

For the next client training, they encouraged having the same kind of in-depth training as when the program started, both for new customers and as a refresher for old customers. Randy said elderly and disabled people might not be able to get to the training. He wondered if videos could be mailed to clients who had mobility or transportation problems. Another suggested it be shown at home visits. Another participant suggested showing it on local cable access or as a public service announcement, and letting the clients know when to watch.

Most of the participants in this group were supervisors, not caseworkers. Randy is responsible for 2200 cases that are served in his office. The moderator asked how staff could be brought up to speed quickly to handle their client load. They liked the idea of periodic refresher training. When policy changes, the caseworkers don't know. They have a lot to read, may not read a long memo, and a simple announcement would alert them to look for more information. One suggested short (five minute) videos as refreshers during staff meetings.

Outreach

The moderator asked if they believed there were a lot of people who were eligible for food stamps but not enrolled. They seemed to agree the best way to attract more enrollment would be to increase the benefits:

“A lot of them choose not to, because it's not worth the hassle for them for \$10. On the other hand, some people say, ‘That's a can of coffee a month and I want it,’ and they're willing to put up with it... But if the minimum goes up to \$25, they might... and if it goes to \$50, I'll guarantee everybody will come out of the woodwork. We had trouble recruiting for these focus groups, but when they heard the state was paying \$30, they were eager.”

The outreach methods they suggested for the general public, disabled, and single parents were the following

- ◆ Posters in grocery stores
- ◆ Follow-up advertising
- ◆ Doctor's offices and clinics, medical people steering them to the program
- ◆ Job sites
- ◆ Hospital social workers

Non-English speakers could be reached through the same outlets, plus through community centers and agencies focusing on those populations, like the Spanish Center or the United Community Centers. One had had success posting Russian notices in apartment buildings with a high Russian population.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 12: Wausau Clients – Elderly and Disabled

Participants

There were four participants in this group:

- ◆ Shirley, 50, on the program 8 years, receives \$10
- ◆ Dean, over 65, on the program 6 years, receives \$10
- ◆ Inez, 76, on the program off and on for 10 years, receives \$20
- ◆ Christine, 45, disabled, on the program 16 years, receives \$100 for household of two. “My daughter is eligible, but I’m not because I’m a student.”

Pros and Cons of the QUEST Card

The moderator asked them to talk about their experiences with using the QUEST card.

“You don’t have to carry around those little pieces of paper. There were problems, like if one got accidentally torn out the store might not accept it. The card is convenient. However, it used to be if your food stamps or your check or whatever was due to come on the weekend, they would give it to you the working day before, rather than making you wait till Monday or Tuesday, which is what’s been happening. I get it on the 2nd of the month, so if that’s a Saturday, I have to wait till the 4th, and if Monday’s a holiday, I wait till the 5th. (She uses the toll-free number to check.)”

“Me too, but I save my food stamps till the end of the month.”

“I wish I had enough to save.”

“When I came to the meeting when the cards first came out, I was told there would be a point of sale place in every store where you could check your balance, but there isn’t one in any of the stores except in the checkout line. If you keep your receipt, you have the printout, but where I shop they print coupons on the back of the receipts, and I cut those out and I don’t always record the balance first. Then you gotta call in.”

“That’s if you’ve got a phone.”

“It hasn’t worked since day one. It’s scratched up on the magnetic strip. How come my other cards don’t do that? They have to process it manually. This is the second one I’ve had. There should be a sheath to protect it.”

They agreed the card was an improvement over food stamp coupons because “you’re not so stigmatized in line.” Counting through paper food stamps was embarrassing, but using a card was less conspicuous. It’s also faster, so they don’t hold up the line. One said he liked not having to keep track of his stamps.

Balance checking was a problem:

“A couple of times I went to the grocery store and I knew I had a little over \$20, like say \$21.16 or something. I bought about \$20 worth of groceries. I was trying to guess exactly how much, but I couldn’t, so I said, “Okay, just say \$20,” and it went through finally. It doesn’t come back and say, “This is too much, the balance is only X.” If it would tell them the balance, they could just put that in. Otherwise, you have to put all the groceries aside and go over here to the phone and find out exactly.”

“If you spend over, you have to pay with your own money.”

“It’s easy to use the card. I shop on Wednesday and there’s one girl there and she helps me. I always go the same day, the same time of day, early in the morning. I was embarrassed once, and I’ll never be embarrassed again. I’ll go home and hang myself first. It was so embarrassing I don’t even want to think about it. (Inez started to cry and the moderator didn’t ask any more.)”

Most of the rest had been embarrassed at some time, too, by having to put back food they had intended to buy because they couldn’t pay.

Using the QUEST Card

Other than the morning shopper, the rest shopped at night, including one who uses a motorized cart “so there aren’t a bunch of people harassing me about that, too.”

One saves her benefits till the third week of the month, the rest use theirs right away.

All said they needed the benefits, so avoiding the paperwork wasn’t an option.

Christine, the participant with the largest benefits, very much wanted a balance-checking terminal in the store. The others agreed it would be nice, but didn’t seem to need it as much; they all spent theirs on one trip.

One had used the toll-free number to check her balance and be sure the benefits had been deposited. She found it easy to use. One had used it to get a replacement card: “They never did get back to me. I had to come down there to Broad Street and have my caseworker take it up.”

One assumed the card was “good as long as you have benefits.” Some had been off and on the program, but not since they started using the QUEST card, so they didn’t know about deactivating and reactivating.

All found the PIN convenient. At least one uses her birthday. None had trouble remembering, though the one who uses her birthday admitted, “I still have it written down in my book, though. Sometimes I get flustered.” They didn’t remember any problems activating it for the first time.

Sometimes new cashiers don’t know how to use the QUEST card, which makes the shopper feel conspicuous and embarrassed, but most cashiers are courteous and efficient. Inez, who cried earlier in the discussion, said her humiliation had been at the hands of young and inexperienced clerks, and she had finally left the store without her food. She didn’t spend any of her food stamp money that month. Her caseworker noticed she hadn’t used it and emboldened her to go back and try again at a different store.

The women in the group felt the cashiers were more agreeable to shoppers using the QUEST card than they had been to food stamp coupon users. (Dean said it was about the same: “They put your food in a sack and that’s it.”) It’s easier for the clerks, too, the participants noted. They don’t have to figure out whether an item is allowable; the card is coded to do that automatically.

Only Christine had ever let someone else use her card: her teen-aged daughter used it once when Christine was bedridden. “She bought premium bacon for \$4.50, and other things I just don’t know what she was thinking. She spent more than she was supposed to. I try to leave a cushion for the end of the month so we have something left for milk and perishables. I never let her shop again. I told her she did a good job, I didn’t want her all discouraged, but Twinkies, I mean, come on now!”

All were satisfied with the type of products that food stamps cover. One wished she could use hers at the farmer’s market so she could buy fresh produce.

The moderator asked about the transition from stamps to the QUEST card. Inez said she had thought she “had it down” when she went to use her card the first time, “but they [the cashiers] had me so mixed up... They said I had no money in there... I never went back until my caseworker called.”

Dean had also tried to use his card unsuccessfully, perhaps because the card was not activated or because he didn’t have a large enough balance to cover his purchases.

They all rated their experience with the QUEST card a 6 or 7; Inez said her one humiliating experience brought down the rating for what was otherwise a 10.

Client Services

The participants don’t have trouble reaching their caseworkers, though they always have to leave a phone message. They feel their caseworkers are “good people and they work hard,” and they are content to have their call returned the next day. Christine, who is working toward her bachelor’s degree in human services, said there are discretionary funds and judgment calls in the public assistance system, and wondered, “How do they figure it out? How do they decide that you get \$10 and you get \$20 and my daughter gets \$100?” All agree they don’t have any idea of the justification for their benefits.

Dean said the public assistance system was out of touch: “Their formula goes back to 30-40 years ago, when if you were making a buck and a half an hour, you were making a damn good living.” Christine wished legislators and policy makers could live on food stamps or just make one shopping trip on a food stamp budget. She said, “They aren’t sensitive to the suffering of people who don’t have squat.” One said, “I had a review once with a different caseworker. I was real intimidated.... Her fur coat was on the back of the door. I thought she has no understanding, she is out of touch. She worked hard, she probably earned that coat, but it’s hard to see that.”

The moderator asked Dean if he had any problems with his caseworker. He said, “No comment!” and was reluctant to explain. He said he himself was probably half the problem. Pressed to explain, he said, “According to their program, I make too much money. I say, ‘I don’t make any money!’ I make a lot of money if I don’t pay any bills.” Others agreed that sometimes the system doesn’t take expenses into account. Christine said, “Sometimes there’s an old debt you have to pay off... They aren’t going to wait for you to get back on your feet... Say you sell your old car for \$100, well, that \$100 isn’t going into your bank account, it has to go to another car.”

Outreach

The moderator asked if they knew anyone who was eligible who was not enrolled in the food stamp program. Christine said she thought she should be eligible; she thought being a student was a silly reason to be ineligible, especially because she is disabled and can’t work.

Inez said she didn’t know if other people were eligible or not, or enrolled or not, because “poor people don’t tell each other, if they get something, they don’t talk about it.”

They said the best way to get the word out about the program would be public service announcements or television ads.

The moderator asked how they had found out about the program. Christine had gone to a caseworker looking for some kind of assistance, but found she didn't qualify for much. Dean got on food stamps after he lost his job and his disability payments ran out. Inez said, "My husband passed away. I was in bad shape, and my mother said I should come down here. I was trying to get disability, too, so I could have a check come in. The whole year I didn't have one penny." She also got some help from a friendly banker.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 13: Wausau Clients – Mixed Ages

Participants

All five participants in this group were under 40. Four received over \$200 a month in benefits. The two youngest women were Hmong who spoke English well; the rest were Caucasian.

- ◆ Robin, 32, on the program 4 years off and on, receives \$388 for a household of four.
- ◆ Chris (male), 27, on the program two months, receives \$238 for two adults.
- ◆ Brenda, 35, off and on program 6 years. Last month got \$12, this month \$275, next month \$318
- ◆ Chua, 20, on the program for one year, received \$518 for two months for herself and four children.
- ◆ Mai, 20, on the program for one year, receives \$95 for herself and her son.

All in the group had had problems using the card at 29 Super grocery store. In addition, CRC received a letter from a person who had been recruited for the focus group but was unable to attend, complaining about the same store. In no other focus group was there such consistent complaint about one store.

Pros and Cons of the QUEST Card

They agreed they liked the card better than the old paper food stamps.

“You don’t feel ashamed when you go get groceries. You can swipe your card, and nobody knows you’re using food stamps. I haven’t used the stamps, but I’ve seen them in the store.”

“You don’t have to mess with all the paper. You just slide the card... it’s a whole lot easier.”

However, there were problems with the card, too.

“Sometimes it doesn’t work. A lot of times. Or the teller won’t know exactly how to key it in and doesn’t want to be bothered.”

“I show the card before I pay and say, ‘I’m using this.’ There’s a special button they have to push because it’s non-taxable.”

“When it first started, I noticed a lot of cashiers got all screwed up when it said electronic food stamps and paper food stamps, and they have to check the different buttons. It’s gotten better, but not real good.”

The most frustrating problem is when the card is declined:

“You’ve got a hundred dollars of groceries on the damn table, and they’re like, ‘Sorry, there are people behind you.’”

“And you’re like, ‘Omigod, I just spend an hour shopping.’”

Chris once left his groceries in the cart near the register, went to the social services office to get the card straightened out, and then returned to pay for the groceries.

They agreed it is an improvement over food stamps “when it works”. When asked in what store their problems had occurred, all said it was 29 Super. The County Market clerks and managers were much more helpful.

Using the QUEST Card

All agreed that using the card was “pretty self-explanatory,” and some of these youthful clients even chuckled when asked if they’d had any problems understanding how to use it. None had a problem remembering their PIN. None had ever had a lost or stolen card.

One asked, “How long is the magnetic strip supposed to last? Mine lasted maybe two weeks.” Clerks have to punch in her number every time. Another said that happens to her about half the time. Others all said their cards still worked.

Most use it once or twice a week, the first time immediately after benefits are deposited. One said the first month he used the card, he used up the entire amount the first shopping trip: “We went crazy! After that, we figured out we’re going to do this much each week.” The others murmured in agreement that they budget the amount to last the whole month. They spend their “last dollar” the third week of the month. Some are careful to leave a dollar or two in the account so they don’t “go over”.

They said it wasn’t a problem to pay the overage in cash “as long as you know the exact amount you have in the account, so they can take it off. Otherwise it’s going to decline.” One participant explained that at County Market, the machine prints out a slip saying the card was declined and telling the balance in the account. (This is not the case at every store.) Others chimed in saying, “And it’s always on your last receipt.” “Or you can always call the 877 number.” When the moderator asked if they had ever asked to check their balance at the store before shopping, several said, “I never had to.” They save their receipts or call before leaving home. Checking the balance is not a big deal for any of them, and they had no recommendations for improvements.

Several agreed that their benefits would stay in their accounts for 90 days unused, but one person disagreed: “I was off food stamps for a year or more, and then I lost my job and went back on. I had 47 cents left over from before. They sent me a letter saying if I didn’t use it, it was going to be gone, but when I [reactivated the card], the 47 cents was still there.”

All had used the toll free number, and all said it was easy to understand and to operate.

“You don’t have to wait for them saying, ‘Please hold, please hold.’”

“When I’ve talked to someone, they were real nice. I don’t remember how I got to a live person.”

“It says, ‘If you want to talk to a customer service rep; push this, if you want to check your balance, push this.’”

“For me, there was no wait. Boom, the person was right there.”

“I did it a couple times. Once it was about two minutes, the other time it was pretty quick.”

“I only use the automatic one. I’ve had no problems.”

“I think I had to talk to somebody once. I don’t remember any problems.”

They know they can check their balance “20 times a day if you want,” 24 hours a day, 7 days a week. They knew it was a lifetime card, and one had reactivated the same card after being off the program a while. The moderator asked the one with a bad magnetic strip if she had called about that, and she chuckled, “I’m getting to it.”

Getting the PIN was easy, and they chose a number they could remember easily. One had changed her PIN without a problem:

“When I first got the card, I went to the Job Center and went through the thing of getting the PIN, and the PIN didn’t work for some reason. I called the service center, and they changed my PIN, and then it worked fine. It was fast and easy.”

On the whole, they didn’t have trouble at checkout. They found most clerks helpful. One said, “You learn the clerks to go to.” Others agreed: “Some will get you through fast.” “Some roll their eyes at you.” Two said showing the QUEST card to the clerk at the beginning of the transaction prevented last minute problems with clerks who don’t know how to use it. Two learned that trick in the training, others learned it “the hard way”—“I had a clerk yell to another clerk, ‘Hey, I need some help with food stamps over here.’ It’s because the tax is different, they may not know how to do it.”

In general, the checkout process is more pleasant with the QUEST card than with paper food stamps. Counting out a large amount of food stamps couldn’t be done in advance and was very time consuming.

No one else in the household uses their cards. Chris always shops with his wife for moral support: “It’s hard sometimes. I’m a proud person, I’ve always been very self-sufficient, I’m college educated.” Mai’s husband doesn’t use the card: “He’d never use it, he likes to use cash.”

They knew the date of their deposit, and knew it was linked to their Social Security number. They said the amount was always deposited by 8:00 or 9:00 in the morning. One said a friend had checked hers a few minutes after midnight and the money was there. None had experienced a delay.

They were content with the list of things they can purchase. One said he wasn’t sure what was on the list, so he always plays it safe. He wondered about baked goods and fresh fish, and another participant said he could buy bakery items, but “nothing hot prepared, like hot chickens.” All agreed the program was fulfilling its purpose for them.

The moderator asked what could be done to ease the process of enrolling in the food stamp program.

“When we first applied, we were dirt poor. We had a mortgage, car payments, tons of other bills. They wouldn’t give us the appointment on the same day. They did squeeze us in the day we called, but we had to come back the next day. You have to have two appointments on separate days, there’s no bending the rules whatsoever. We’re like, ‘Hey, we’re hungry,’ and they’re like, ‘Sorry, you have to come back tomorrow.’ They referred us to Salvation Army, but we had finally swallowed our pride and said we needed help, and then you have to go back. And they ask you the same questions in the second interview!

When asked to rate the QUEST card, two gave a 9 and a 10, the rest gave 7. These ratings are much lower than we found in most comfortable card users. This can be attributed to their experience with the 29 Super store, which received complaints far beyond any other store in any other group in the state. Those with lower ratings would like to see the card work every time and would like more polite, competent clerks.

“MasterCard makes sure theirs works *every* time!”

“It’s to the store’s benefit to make sure that our card works every time and that the clerks were trained, because they’re still getting the check. It’s just coming from Uncle Sam.”

“I think some of the older stores, like the Quality Foods, their machines are just not good.”

“The clerks are a problem at 29. You’ll get the rolled eyes from the younger clerks at County Market, too. But at Aldi’s, I’ve never had a problem.”

Most said what they go through to be in the program is worth it for what they get out of it. One qualified her answer:

“It depends. Say somebody’s working, they’ve got a good job, they’re not on food stamps, but they get other benefits through the job center program. Then they lose their job in the beginning or middle of the month. They can’t get diddly squat till the *following* month... My income dropped by \$700 a month, but they left my benefit at \$12 for a month. Now I get more.”

Some had seen the training video and liked it. A few had just been given an instruction book. At least one had been walked through the process with a dummy machine.

Client Services

Chris complained that he and his wife could not complete the application process in one day, even though they had all their paperwork and supporting documentation with them on their first visit. The system couldn’t bend the rules and made them return the next day to complete the process.

Most had no problems getting in touch with their caseworkers.

“When I lost my job, I had to call my worker and tell her I lost my job, and I needed to get back on food stamps. It took a few days to actually talk to her and a few more days to get in to see her. There’s other people there that you can call, and they’ll say, ‘Come down in an hour.’”

“It depends on the worker. The one I have now is awesome, I don’t want nobody to change her!”

“Oh, we have her too, she *is* cool.”

“Mine is great too.”

“I had problems with our previous caseworker... Uh-oh, my card is going to be at zero now, right?”

“Some of the bad ones, they make you feel like they’re giving you the benefits. Like, are you committing fraud? You live *all* by yourself and your rent is \$675?”

Outreach

The moderator asked how they heard about the food stamp program. Lack of knowledge of the program was not a barrier.

“Everyone knows about it.”

“Through my caseworker.”

“When I first moved out here from California, the people I stayed with suggested it. Through my caseworker.”

“Through my health nurse.”

A few knew people who were eligible for food stamps but were not enrolled. They didn’t think DWD could do much to get those people into the program.

“It’s when you come to a certain point, and you want it. I don’t think DWD could have done anything [to enroll us earlier].”

“Some people just don’t want to go through the hassle and bring in their information. They don’t want to be bothered. It’s a continual process, you can’t just say this is my income... you have to keep up with it.”

The two Hmong women felt there is enough education in their community to be sure people know about the program.

DWD EBT FOCUS GROUP STUDY

Detailed Findings

Group 14: Wausau Agencies

Participants

There were eight participants in this focus group, all Caucasian women. All but one had five or more years experience in their job. Most knew each other well and had similar opinions and perceptions. The group often spoke in a chorus of voices, augmenting and finishing each others' thoughts. They were:

- ◆ Jan Alft, supervisor at the Marathon County Job Center, has been a social worker for 16 years
- ◆ Kris Weden, Marathon County Social Services ESS, has been a social worker for 8 years
- ◆ Jane Huebsch, Marathon County ESS, with the county 25 years
- ◆ Donna Blus, 13 years, Marathon County Job Center, has been issuing benefits 13 years, has held this job for 5 years
- ◆ Jackie Edwardson, Marathon County Job Center, has been a social worker for 5 years
- ◆ Jill Bowman, Marathon County Job Center, community resource specialist, has been a social worker for a year and a half
- ◆ Loni Shebuski, Marathon County ESS, has been a social worker for 13 years
- ◆ Barb Greenquist, Marathon County ESS, has been a social worker for over 20 years

Clients and EBT

The moderator asked what the best thing was about the new EBT program. The participants had many positive things to say about the program.

“The QUEST card has improved the food stamp program for clients because when they go to the grocery store, there’s not that public humiliation, counting out food stamps, there’s not the stigma of that person’s receiving welfare.”

“One nice thing is for benefits... once they receive the card, the benefits are there. If there’s a mistake and you have to do an auxiliary payment or a person is added to the case, the next day they can have the food stamps.”

“They can’t lose them any more, which created a lot of problems before. And when they’re put into their account, it’s put in whether it’s a Saturday or a Sunday or a Tuesday, which is really nice, so they don’t have to wait. It used to be if they lost or mutilated the coupons, they had to come into our office, sign a bunch of paperwork and we had to re-order them and they had to wait to get them re-issued. That made a delay.”

“In addition, there were a lot of people who claimed they never received the benefits period. That is totally nonexistent now.”

“For priority food stamps, it’s nice that we can issue a QUEST card the same day and they can utilize their benefits the same day. The old way they had to wait to get the coupons, five to seven days, because the benefits came out of Georgia.”

“Replacements used to take up to 30 days.”

The group found it easy to think of examples of clients' positive experiences with the QUEST card:

"We've had a lot of people, when we've explained the procedure to them and how they use the card, people who would not take food stamps in the past, who have chosen to do it because we tell them it's the same as using a debit or charge card, no one knows what you're using."

"The other advantage is with the priority card. The old way, when they came in, we couldn't help them right away. You had to say, 'You have to wait a while.' Now they can go access their account right away. That's where I've heard a lot of the positives: they're very grateful and appreciative that they can access their account."

"We can provide better, faster customer service to our clients."

They also acknowledged flaws in the QUEST program. Chris, Barb, and Loni offered the following comment together, finishing each other's sentences:

"The three of us deal with disabled and elderly clients. The things you [who work with working families] see as positives, we see as negatives. People that would use the \$10 coupon don't want to mess with the card because they don't understand it. And when they do go to the store and something happens, they're very embarrassed. It's a bigger deal and they're more humiliated. They seem to get frustrated punching in the numbers, they're afraid of it, even though we've gone over it with them and explained it. If they do something wrong, they have a tendency not to come back and use the card again. I've had people who have \$200 sitting there and won't touch it."

One participant said, "There are certain stores that can be very humiliating." The moderator asked which and they immediately answered, "Super 29." (This is the same store that got several bad comments in the elderly focus group and about which a non-participant took the initiative to write a letter.)

Another problem that intimidates elderly clients is the toll-free customer-service phone line:

"The phone system is not friendly. I've called for them and run into the same problems they have. They cut me off. If your card is lost or stolen, they want you to punch in your 14-digit card number—but you don't know what it is because you don't have the card!"

"It hangs up on you if you don't punch your number in fast enough."

"Clients don't know that if they don't say anything and don't push anything, they'll get a human customer service rep."

"Sometimes that human is extremely rude. I've called for disabled clients who cannot make the call themselves, and they tell me, 'You're the worker, you can't do this,' and they hang up on me!"

"They don't ask why the client doesn't have the number, they don't explain or go into detail to help the customer. They just say, 'You'll have to call your worker.' But we can't replace a lost or stolen card, only they can. The customer comes to us, and we have to say, 'No, that's wrong, I can't do it.' Then we wind up having to make the call for them, which we don't mind, but it's pretty time consuming considering our caseloads. They are giving the customer a run around when it's their job to do the lost/stolen replacement."

"I had a rep tell me one time, 'If you can't give me the correct information, we have nothing to talk about,' and she hung up on me."

"They don't say their name when you call, so you can't follow up."

“Sometimes I tell my clients, ‘When you get your card, just come down and I’ll activate it with you.’ They’ve already been told three times how to do it, but they get frustrated with the phone system, with the customer rep... That adds an extra time that I need to see them.”

“If they never got the card in the mail, and they try to call to report it lost or stolen, Citibank won’t replace it because they can’t give them the account number because they never got it. They come to my office and I can look up the card number and tell them what it was, but I shouldn’t have to do that.”

“In our office, they limit the access of who can look those numbers up. If our supervisors are gone for a meeting or whatever, we’re stuck. We can’t even help, because Citibank limits who has access to that. I don’t see what the big deal is about limiting access, you couldn’t change anything anyway. You wouldn’t have access to the PIN, it’s just the inquiry mode, the query mode. We can tell if the card’s been PINned, but we can’t tell what the PIN is.”

Retailers and EBT

There were stories of great frustration and humiliation in the grocery store. One store in particular was notorious with these social workers.

“I had a lady in my office this morning, she’s been to the store three times trying to get her card to work. The card wouldn’t work because it was dormant, but she didn’t know that. At the grocery store this morning, she left quite humiliated, she won’t go back to that store. They scanned her card and told her it was no good. She asked them, because she was instructed to by someone in our office, if they could give her a receipt with the reason why it was rejected. The clerk said, ‘It’s none of your business. How do you want to pay for this food? There are people waiting in line.’ They didn’t offer to do the manual. This was 29 Super. They won’t. They have it written on every cash register that they will not do manual transactions.”

The store is a regional chain, Rainbow Foods, out of Minneapolis. There are two stores locally, and both cause problems.

“I have called at least three or four times to the State. I have talked to the people we work with for the QUEST card. The security person came down and I explained about 29 Super and how rude they are to our clients. That was two months ago and we have not heard anything about it. The problem continues. They are humiliating our customers, they are not doing customer service, they refuse to do manual vouchers. The cashiers are not trained properly, they will stand there and yell, ‘Hey, we have one of these new QUEST food stamps cards, can you come help?’”

“I had a lady who bought \$200 worth of groceries and she only had \$100-and-some dollars on her card. They made her pay the whole thing in cash. They didn’t know how to split it.”

“As I understand it, the State called Rainbow Foods in Minneapolis. They said they’d had the same problems in Minnesota... When the QUEST card came out, we trained our clients and told them which stores accepted the card. Customers went to 29 Super and they weren’t ready, and they refused to do the manual voucher... Food Stamp Nutrition Service needs to look into this. They’re the ones that certify the grocery stores that accept food stamps.”

“I’ve had customers who go to Aldi’s and use the card with no problems, then they go to 29 for one or two other items the same day, and they can’t get the card to work. Something’s wrong here.”

“We’re usually a little leery of what our clients are saying, they tend to exaggerate, but I have personally watched it happen in front of me in line.”

They agreed that 29 Super, the biggest, most popular store, was the biggest offender, but there were plenty of other stores clients could use. The moderator asked why stores like 29 Super didn’t want to help these customers, who after

all, bring in more revenue. They answered in chorus: “It’s a benefit, they’re looking at it as welfare, instead of a resource, here comes another one of Them, let’s make sure everyone knows.” One person spoke up after the chorus: “I thought the stores were just ignorant in their training, I never thought they were consciously discriminating.” Others disagreed, and attributed it to resentment. They agreed that education and training would help: “You have to account for the personality of the checkers. You’re dealing with young kids most of the time. They’re not trained to work with the elderly or disabled, they’re there to get the line moving. That goes back to management.”

They occasionally get calls from retailers:

“I got a call once. The store was trying to help the customer because they evidently knew this person and knew they needed this food. They couldn’t get the card to work. It was an IGA store and the manager called and said, ‘I believe the customer is entitled to use this card, but we can’t get the card to work. Can you tell me anything to do to get it to work?’ This was back when the card was new. IGA has been pretty good.”

“We’ve gotten a few calls, but not exactly trying to help the client. One of them, the card, the woman had her card, it wasn’t working, so they allowed her to leave with her groceries, expecting her to come back the next day to complete the transaction. It was a week later and she had not come back. They wanted us to do something about it. The other time was a case when the person put their groceries through, and the cashier, instead of hitting Debit the card, hit Credit the card. She actually credited the EBT card with the amount of the groceries. They didn’t even know who the person was, so in that case, the state plus the grocery store worked together and we did locate the account and follow through to get it straightened out.”

They agreed the state didn’t do a good job educating the stores when the QUEST program started.

“They had one meeting per region, two months before the region came up. We have a whole line of little towns on the border between regions. Half the stores didn’t get trained until two months after we were done with ours in the earlier county. Some got the notice in the mail and didn’t know what it was for. I received several calls saying, ‘What is this, and do we have to go, and why is there only one place for this meeting, all the way in Green Bay?’”

Administering EBT

The biggest burden of administering the card is helping clients who are having trouble with their cards, especially those who can’t manage to use the toll-free customer-service line. For some, not having access to the CSI screen can be an obstacle to helping with a lost card or to figuring out why a card won’t work.

“When we set the card up initially, the state informed us that we could have two fiscal people with access and two other people with query access, and that’s it. We could pick who we wanted, but when you’re talking about staff, a lot of times those four people are out of the agency.”

“And between the staff of the two supervisors, we probably have 3000 food stamp cases. There are only 8 people who can access the files for all those customers.”

“We already have to sign on a security screen for the rest of our job. We already have all that confidential information anyway, like Social Security number. We can’t do anything with the information, we can’t abuse it. It would make our job so much easier to have access. I understand the security concern, but they don’t realize who we work with.”

They liked the idea of having a special password or security code so everyone in the office could call the help lines on the customer’s behalf.

Most had tried calling the customer help desk, but most had not called the state help desk for county staff. Those who had used the state help desk reported erratic performance:

“Sometimes they can be real helpful if it’s a simple problem, but other times you call and give them the problem, and it seems to get lost in the shuffle. The state help desk can trace the activity of the card... but our supervisors can do the same thing. Problems beyond that, the help desk at Citibank, you don’t get through to.”

They agreed that any problems they had in administering the EBT system were not due to any lack of knowledge on their part; they felt completely comfortable with the program and liked it “100% better” than the paper food stamps.

Suggestions

The group estimated that 90% of their younger, able-bodied clients were able to use the QUEST card without difficulty, but that only 50% of the elderly and disabled clients could do so. The single thing that would help these clients (and social workers) most would be to make card activation simpler. “If they can’t get the card activated, a lot of times they won’t say anything to us, they just won’t use it. We’ll find out when we get a notice after 90 days.” The group agreed a lot of the problem was simply related to elderly people’s underlying intimidation with modern technology: “They just don’t understand. It’s modernization. The modern world they didn’t grow up in. Credit cards, debit cards, they’re not used to ’em.” Ideally, they would like to be able to activate the cards for the client in a streamlined way.

“If we could activate their cards, if we would not have to have them sitting in our office. If we call for them, they have to be sitting there. I’m sorry but, really, I’ve got the information on the screen, if I didn’t give it to you [the phone service rep], you wouldn’t have it to begin with. I don’t mind going through Social Security number and date of birth to confirm, but you won’t give me any information—it’s ridiculous!”

“We just got our debit card at home. It’s just a number you call to activate it. You just call the number and it asked me for the last four digits of my social security number and my zip code. That was it! But with the QUEST card, it is so complicated, there’s a long account number and your PIN... And when they threw ’em over to another phone number, that threw ’em for a loop. And also, with my debit card, we got a PIN mailed to us, and they tell you how to change it if you want to. That might be easier for them than having to choose and activate a PIN.”

“They wouldn’t remember the assigned one. They can’t even remember the one they choose, sometimes. ‘I used my kid’s birthday, but I can’t remember which kid!’ ‘I thought I put my address, but maybe it was my phone number.’ They get to the store and can’t remember. The store has access to know how much is in their account, but instead of doing manual vouchers, they sent them away. It’s too much work for them, or they aren’t trained.”

The participants said it is the store managers and cashiers, not the food stamp clients, who need to be better trained:

“Our clients know what to do—we spent the time to be sure they knew what to do—we spent weeks at that! We have the little card machine, and we have them practice. They walked in nervous, they left feeling that it wasn’t so bad—till they get to the store.”

“One thing that might help the elderly people, if we had the manpower and money to do it, I’d send a worker to the grocery store with them the first time.”

Another needed improvement is a help line for non-English speakers other than Spanish speakers:

“We have a lot of Asian and Hmong clients... They’ve got no way of communicating with Citibank to report their lost or stolen card. You try to do it with an interpreter and they won’t do it because they’re not speaking to the customer.”

“There’s over 5,000 Asian people in our community. They’re kind of like the elderly in some respects: they don’t understand either. We have them come in to assign their PIN. Once they’ve been to the store, they get it, they don’t have trouble using it. It’s just if there’s a problem, they can’t get help.”

One participant wondered how banks and credit unions handle ATM cards for their elderly and “uninformed” customers and suggested that the QUEST program get some tips from these financial institutions. Another replied that she didn’t think low-income elderly people used such things: “I’ve had clients say, ‘Oh, dear, I’ve never used one of these things.’” Another disagreed: “I’ve had quite a few pull out a wad of Tyme cards and credit cards. They say, ‘Oh, dear, this looks just like my other card.’ I remind them, ‘Don’t use this one for medical assistance!’ I think they have the same problem with their other cards.”

Outreach

The moderator asked if the Hmong population was adequately served. They had ten bilingual staff in their office. They agreed that there were probably Hmong people who were eligible for food stamps but did not enroll in the program, “probably because of the stigma of the old way of doing food stamps.” Also, they may be intimidated by each others’ frustrations: “It is a very close-knit community. If one Hmong lady goes to 29 and is humiliated, she’s not going back, and she’s telling the community.”

In addition to getting stores to be more cooperative and making the improvements to the system described above, they offered the following suggestions for getting more people enrolled:

“The state advertises on TV for applying for Healthy Care and Badger Care childcare systems, why can’t they advertise about food stamps? Show that it’s a plastic card now and so easy to use.”

“They need to make the application process easier too. You tell somebody they have to come back with 152 different kinds of verification, they tend to say, ‘Forget it.’ You’re making them drive 50 miles for \$10. It has to be face-to-face, you have to sit in my office, it’s policy.”

“If there was a positive feeling in the stores, that would help. Have flyers, be helpful. The stores are making thousands and thousands of dollars on this, but they’re hiding the fact that they’re doing it.”

“The middle-class person who is eligible isn’t aware of it. If I was in the grocery store and they put some kind of flyer in my grocery bag describing the program, showing the card, and outlining the income requirements, I’d call and ask about it... It’s the same as the LIAEP, the energy assistance program... Even if you’re making \$50,000, it’s possible you could have as much problems as the guy making \$10,000.”

When asked how to reach the elderly, one participant said, “You can get them on, but you can’t make them stay on. Their experiences are so negative, they don’t want to do it again. The store treats them so badly, and they have to drive here—if they even drive. It used to be you could have them mail it in, but now policy changed.” One social worker said, “Unfortunately, when EBT started, our case load actually went down.” Others agreed that many dropped off the program.

The moderator asked if they could use one person in their county office to go through all the elderly clients’ files to see whether they have stopped using the card, and then help them solve their problems. They said one person might be enough to handle that job, but added laughing, “They better be paid by the state!”

The group liked the fantasy of having more staff to help with particular kinds of problems. One said:

“At the Job Center, most of our clients are not on SSI, but they have all kinds of problems going on at home. Domestic abuse, child abuse, sexual assault. Then you put all this stuff on ’em about what to do with their QUEST card if it’s lost or stolen. It would be great to have someone to work with those people who have more to worry about, and get them on the right track. We’re supposed to be helping them, not giving them another problem!”

Others liked this idea: “They may understand what you tell them while they’re sitting in your office, but by the time they reach your door, it’s gone.” “You’ve thrown so much at them that day. You’re not just talking about food stamps.”

A supervisor suggested it would be helpful to have one person in the office be the designated contact person for EBT issues. “They did a similar thing for HMO program. They have an HMO specialist who does nothing else but answer HMO questions.” “State paid!” “We would do the initial, and we could go to this person and say, ‘I think maybe this client is having a problem.’” They liked this idea, and said it would keep them from having to take away time from the rest of their job to do the “band-aiding.” “When I get my phone messages, I use one kind of slip for QUEST problems and another for all the normal calls.”

One participant objected to the idea of outreach: “It’s a difficult concept for a social worker to be an outreach person.” She seemed to associate the word with being in the field instead of in the office. Another agreed that a lot of the outreach needs to be done in the rural areas. That’s where you find the people who “don’t want to drive 50 miles for \$10.”

Other comments on outreach to outlying areas:

“One thing we do work with a lot is the Aging and Disability Resource Center. Their specialists at that agency do do a lot of outreach for us. They bring a client in or represent them and do the application forms. That’s one way we’re getting the word out to the outlying areas.”

“But when you’re talking about these itty bitty towns, if something goes wrong in the store there, everybody knows. They will not use [the card].”

“Wausau is the only big town. We can’t get our grocery store to cooperate. In the little towns, the stores might cooperate, but if something goes wrong, even if it’s nobody’s fault, it’s such a big deal.”

Some felt it might help to dispel the stigma of food stamps if that term was no longer used.

“I tell clients it’s a card, get rid of the idea of food stamps.”

“They call it WIC, call this QUEST.”

“You’d apply for QUEST, just like you apply for Badger Care or Health Care—they’re all dumb names, what’s the difference?”

“Start advertising, ‘You could be eligible for QUEST.’ Boy, you’ll have ears perking up. ‘What’s QUEST? How can I get it?’ Show the card, it’s a good-looking card.”

“We have the video showing how it’s supposed to be done. Use that concept and put it out to the public in a commercial.”

Other outreach ideas:

“Advertise at nursing homes or at medical facilities like Marshfield Clinic or at schools. Have a social worker or a state person go out and take applications once a month at some place like that. Advertise it out there.”

“That won’t work. It’s the stigma. I’m going to be there in Edgar taking applications from 5:00 to 8:00, but everybody knows in Edgar knows.”

“We used to have stations and we sent a worker out to different towns. We found that nobody wanted to do their reviews, nobody wanted to do their applications because it’s their hometown.”

“But the same people don’t have problem applying for the energy assistance program.”

“There’s family resource centers in the rural areas.”

“UW Extension, those people go out all over the place.”

“The Start Right program.”